

# LAMPIRAN

### Lampiran 1 Daftar Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014
1	BPD Riau Kepri
2	Bank BNP Paribas Indonesia
3	BPD Sulselbar
4	BPD Bali
5	BPD DKI
6	Bank Mestika Dharma
7	BPD Jawa Tengah
8	BPD Sumselbabel
9	Bank Nobu
10	Bank Aceh
11	Bank KEB Hana Indonesia
12	BPD Kalimantan Timur
13	Bank QNB Indonesia
14	Bank Mutiara
15	BPD Sumatera Utara
16	Bank ICBC Indonesia
17	Bank Bumiputera/Bank MNC Internasional
18	Bank Mayapada International
19	Bank CTBC Indonesia
20	Bank Sinarmas
21	Rabobank Indonesia
22	Bank Commonwealth
23	Bank Nagari/BPD Sumatera Barat
24	Bank Victoria Internasional
25	Bank Ekonomi
26	Bank Resona Perdania
27	Bank Woori Saudara
28	Bank Artha Graha
29	Bank Windu Kentjana International (merger bersama Bank Antar Daerah menjadi China Construction Bank Indonesia pada 30 November 2016)
30	BPD Multiarta Sentosa
31	BPD Kalimantan Selatan
32	BPD Kalimantan Barat
33	BPD Nusa Tenggara Timur
34	Bank Nusantara Parahyangan

## Lampiran 2 Daftar Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015
1	Bank Aceh
2	Bank Mestika Dharma
3	BPD Jawa Tengah
4	Rabobank Indonesia
5	BPD Sulselbar
6	BPD Bali
7	Bank J Trust Indonesia
8	Bank Mayapada International
9	Bank Resona Perdania
10	Bank Bumiputera/Bank MNC Internasional
11	Bank Ekonomi
12	Bank Nagari/BPD Sumatera Barat
13	Bank ICBC Indonesia
14	Bank Nobu
15	Bank Sinarmas
16	BPD Sumatera Utara
17	BPD Sumselbabel
18	Bank QNB Indonesia
19	Bank BNP Paribas Indonesia
20	Bank Victoria Internasional
21	Bank CTBC Indonesia
22	BPD Riau Kepri
23	Bank Commonwealth
24	Bank Artha Graha
25	BPD Kalimantan Timur
26	Bank Woori Saudara
27	Bank KEB Hana Indonesia
28	Bank Jasa Jakarta
29	BPD Daerah Istimewa Yogyakarta (DIY)
30	BPD Multiarta Sentosa
31	BPD Kalimantan Selatan
32	BPD Kalimantan Barat
33	BPD Nusa Tenggara Timur
34	Bank Bumi Arta
35	Bank Nusantara Parahyangan
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)
37	Stated Bank of India (SBI) Indonesia
38	Bank Index Selindo
39	Bank Mayora
40	Bank Windu Kentjana International (merger bersama Bank Antar Daerah menjadi China Construction Bank Indonesia pada 30 November 2016)
41	Bank Capital Indonesia

### Lampiran 3 Risiko Kredit Bank-Bank BUKU 2 Tahun 2014

Bank-bank BUKU 2 tahun 2014	Risiko kredit				
	Konsentrasi aset per akun neraca (akun kredit)	Konsentrasi kredit per sektor ekonomi (sektor rumah tangga)	NPL net	NPL gross	Kecukupan pencadangan kredit
BPD Riau Kepri	53,93%	0,00%	0,28%	2,79%	3,18%
Bank BNP Paribas Indonesia	40,28%	0,00%	0,00%	0,00%	0,50%
BPD Sulselbar	70,32%	0,00%	0,25%	0,86%	1,05%
BPD Bali	73,92%	0,00%	0,10%	0,35%	0,39%
Bank DKI	60,25%	0,00%	2,92%	4,38%	1,98%
Bank Mestika Dharma	75,19%	17,20%	1,52%	2,16%	1,05%
BPD Jawa Tengah	71,40%	89,54%	0,55%	0,93%	0,49%
BPD Sumselbabel	67,12%	72,59%	2,13%	2,41%	4,88%
Bank Nobu	41,61%	0,00%	0,00%	0,00%	0,47%
Bank Aceh	58,38%	0,00%	0,82%	2,58%	0,02%
Bank KEB Hana Indonesia	67,96%	0,00%	0,03%	0,08%	0,49%
BPD Kalimantan Timur	57,98%	0,00%	2,55%	10,36%	8,43%
Bank QNB Indonesia	72,49%	0,00%	0,23%	0,31%	0,08%
Bank Mutiara	61,82%	35,91%	5,45%	12,24%	8,51%
BPD Sumut	70,76%	0,00%	1,79%	5,47%	4,59%
Bank ICBC Indonesia	61,39%	0,00%	0,12%	0,34%	0,38%
Bank Bumiputera	66,35%	0,00%	3,86%	5,88%	2,05%
Bank Mayapada International	71,85%	0,00%	1,23%	1,46%	0,24%
Bank CTBC Indonesia	63,43%	0,00%	0,82%	1,82%	1,45%
Bank Sinarmas	59,13%	26,26%	2,56%	3,00%	0,68%
Rabobank Indonesia	72,83%	0,00%	2,23%	3,54%	1,54%
Bank Commonwealth	70,24%	0,00%	0,55%	0,80%	0,41%
BPD Sumbar	68,35%	0,00%	1,61%	2,52%	1,42%
Bank Victoria Internasional	56,38%	0,00%	2,61%	3,52%	1,33%
Bank Ekonomi	66,96%	0,00%	1,61%	2,27%	1,61%
Bank Resona Perdania	71,36%	0,00%	1,29%	2,85%	1,69%
Bank Woori Saudara	69,79%	0,00%	1,81%	2,51%	1,41%
Bank Artha Graha	73,09%	0,00%	1,69%	1,92%	0,77%
Bank Windu Kentjana International	70,71%	0,00%	2,43%	2,71%	0,34%
BPD Multiarta Sentosa	53,67%	0,00%	0,58%	0,80%	1,28%
BPD Kalsel	62,34%	0,00%	4,33%	4,21%	1,43%
BPD Kalbar	67,09%	0,00%	0,10%	0,48%	0,53%
BPD NTT	66,12%	72,34%	0,37%	1,52%	1,23%
Bank Nusantara Parahyangan	70,88%	0,00%	1,41%	1,86%	1,18%
<b>RATA-RATA</b>	64,86%	52,30%	1,47%	2,62%	1,68%

### Lampiran 4 Risiko Kredit Bank-Bank BUKU 2 Tahun 2015

Bank-bank BUKU 2 tahun 2015	Risiko kredit				
	Konsentrasi aset per akun neraca (akun kredit)	Konsentrasi kredit per sektor ekonomi (sektor rumah tangga)	NPL net	NPL gross	Kecukupan pencadangan kredit
Bank Aceh	54,76%	0,00%	0,81%	2,30%	0,00%
Bank Mestika Dharma	75,57%	16,49%	1,36%	2,26%	1,58%
BPD Jawa Tengah	72,73%	69,84%	0,81%	1,26%	0,56%
Rabobank Indonesia	76,47%	0,00%	1,21%	8,41%	7,42%
BPD Sulselbar	72,68%	0,00%	0,28%	0,65%	0,62%
BPD Bali	73,94%	0,00%	1,33%	1,96%	0,83%
Bank J Trust Indonesia	71,05%	37,94%	2,19%	3,71%	5,60%
Bank Mayapada International	72,38%	0,00%	2,56%	2,52%	0,41%
Bank Resona Perdania	64,86%	0,00%	0,95%	1,15%	0,34%
Bank Bumiputera	58,38%	0,00%	2,43%	2,97%	0,54%
Bank Ekonomi	65,66%	0,00%	2,46%	4,17%	2,57%
BPD Sumbar	73,41%	0,00%	1,90%	2,74%	1,24%
Bank ICBC Indonesia	66,00%	0,00%	4,15%	5,15%	1,09%
Bank Nobu	51,95%	0,00%	0,00%	0,00%	0,47%
Bank Sinarmas	55,07%	23,88%	2,99%	3,95%	1,45%
BPD Sumut	70,21%	0,00%	1,54%	5,00%	4,55%
BPD Sumselbabel	69,63%	74,84%	2,18%	2,01%	2,54%
Bank QNB Indonesia	80,87%	0,00%	2,40%	2,59%	0,20%
Bank BNP Paribas Indonesia	55,41%	0,00%	0,00%	0,00%	0,31%
Bank Victoria Internasional	54,49%	0,00%	3,87%	4,48%	1,74%
Bank CTBC Indonesia	67,59%	0,00%	2,05%	2,88%	1,47%
BPD Riau Kepri	69,89%	0,00%	0,23%	4,12%	4,61%
Bank Commonwealth	61,54%	0,00%	2,32%	3,49%	1,98%
Bank Artha Graha	69,03%	0,00%	1,25%	2,33%	1,31%
BPD Kaltim	67,23%	0,00%	1,64%	10,35%	10,23%
Bank Woori Saudara	69,73%	0,00%	1,26%	1,98%	1,31%
Bank KEB Hana Indonesia	73,81%	0,00%	0,12%	0,21%	0,41%
Bank Jasa Jakarta	69,02%	33,87%	0,06%	0,30%	0,26%
BPD DIY	60,49%	48,71%	0,51%	1,05%	0,96%
BPD Multiarta Sentosa	63,69%	0,00%	0,10%	0,15%	1,05%
BPD Kalsel	64,86%	0,00%	2,83%	4,33%	2,04%
BPD Kalbar	63,82%	0,00%	0,12%	0,56%	0,50%
BPD NTT	68,68%	72,89%	1,05%	2,32%	1,36%
Bank Bumi Arta	65,70%	0,00%	0,39%	0,78%	0,49%
Bank Nusantara Parahyangan	75,21%	0,00%	3,98%	4,74%	1,56%
Bank Metro Express	29,08%	0,00%	0,06%	0,13%	0,13%
Stated Bank of India (SBI) Indonesia	52,78%	0,00%	1,43%	6,30%	6,92%
Bank Index Selindo	70,97%	0,00%	0,48%	0,80%	0,33%
Bank Mayora	68,65%	0,00%	2,71%	2,94%	0,38%
Bank Windu Kentjana International	71,97%	0,00%	1,63%	1,98%	0,40%
Bank Capital Indonesia	49,74%	0,00%	0,75%	0,79%	0,06%
<b>RATA-RATA</b>	65,59%	31,77%	1,47%	2,68%	1,75%

### Lampiran 5 Risiko Pasar Bank-Bank BUKU 2014

Bank-bank BUKU 2 tahun 2014	Risiko pasar		
	PDN	Signifikansi derivatif	Unrealized loss surat berharga (AFS)
BPD Riau Kepri	4,21%	0,0000%	-0,18%
Bank BNP Paribas Indonesia	4,14%	-5,4370%	0,27%
BPD Sulselbar	0,00%	0,0000%	0,00%
BPD Bali	0,21%	0,0000%	0,00%
Bank DKI	2,27%	0,0000%	-0,69%
Bank Mestika Dharma	2,85%	0,0000%	2,22%
BPD Jawa Tengah	0,58%	0,0000%	-8,01%
BPD Sumselbabel	4,41%	0,0000%	-0,11%
Bank Nobu	0,00%	0,0000%	-3,07%
Bank Aceh	0,00%	0,0000%	0,59%
Bank KEB Hana Indonesia	0,21%	0,0012%	0,02%
BPD Kalimantan Timur	1,85%	0,0000%	-2,40%
Bank QNB Indonesia	0,22%	-0,0025%	0,00%
Bank Mutiara	3,22%	-0,0001%	-1,79%
BPD Sumut	0,05%	0,0000%	0,00%
Bank ICBC Indonesia	1,76%	-0,0013%	0,19%
Bank Bumiputera	6,10%	0,0061%	-5,50%
Bank Mayapada International	0,01%	0,0000%	0,48%
Bank CTBC Indonesia	2,28%	-0,0864%	0,00%
Bank Sinarmas	0,18%	-0,0003%	-0,95%
Rabobank Indonesia	7,71%	0,0906%	0,28%
Bank Commonwealth	0,59%	-0,0624%	0,05%
BPD Sumbar	0,03%	0,0000%	0,00%
Bank Victoria Internasional	0,00%	0,0000%	0,02%
Bank Ekonomi	0,51%	-0,0263%	-0,78%
Bank Resona Perdania	0,30%	0,0429%	0,00%
Bank Woori Saudara	1,91%	0,0510%	0,00%
Bank Artha Graha	1,06%	0,0046%	0,00%
Bank Windu Kentjana International	0,22%	0,0000%	0,00%
BPD Multiarta Sentosa	0,00%	0,0000%	0,00%
BPD Kalsel	0,00%	0,0000%	0,02%
BPD Kalbar	0,00%	0,0000%	0,03%
BPD NTT	0,00%	0,0000%	0,00%
Bank Nusantara Parahyangan	0,56%	0,0000%	0,00%
<b>RATA-RATA</b>	1,82%	-0,36%	-0,77%

### Lampiran 6 Risiko Pasar Bank-Bank BUKU 2 Tahun 2015

Bank-bank BUKU 2 tahun 2015	Risiko pasar		
	PDN	Signifikansi derivatif	Unrealized loss surat berharga (AFS)
Bank Aceh	0,00%	0,0000%	-0,44%
Bank Mestika Dharma	2,92%	0,0000%	-2,78%
BPD Jawa Tengah	0,90%	0,0000%	-6,86%
Rabobank Indonesia	1,50%	0,0025%	0,36%
BPD Sulselbar	0,00%	0,0000%	0,00%
BPD Bali	0,23%	0,0000%	0,00%
Bank J Trust Indonesia	7,13%	0,021%	-1,75%
Bank Mayapada International	0,59%	0,0000%	-0,31%
Bank Resona Perdania	0,09%	0,0258%	0,00%
Bank Bumiputera	6,82%	0,0373%	-0,69%
Bank Ekonomi	0,47%	0,0279%	0,01%
BPD Sumbar	0,09%	0,0000%	0,00%
Bank ICBC Indonesia	2,93%	0,0420%	0,47%
Bank Nobu	0,00%	0,0000%	-4,10%
Bank Sinarmas	1,44%	-0,0022%	-0,81%
BPD Sumut	0,00%	0,0000%	0,14%
BPD Sumselbabel	2,06%	0,0000%	-0,12%
Bank QNB Indonesia	0,26%	0,0088%	0,00%
Bank BNP Paribas Indonesia	2,03%	-9,8185%	-0,12%
Bank Victoria Internasional	0,00%	0,0000%	-0,32%
Bank CTBC Indonesia	2,18%	-0,6036%	-0,04%
BPD Riau Kepri	3,15%	0,0000%	-0,21%
Bank Commonwealth	0,91%	0,0241%	-0,54%
Bank Artha Graha	0,93%	-0,0013%	0,00%
BPD Kaltim	8,76%	0,0000%	-1,39%
Bank Woori Saudara	4,96%	0,0031%	-0,51%
Bank KEB Hana Indonesia	0,41%	0,0111%	0,35%
Bank Jasa Jakarta	0,00%	0,0000%	-0,51%
BPD DIY	0,00%	0,0000%	0,00%
BPD Multiarta Sentosa	0,00%	0,0000%	-0,10%
BPD Kalsel	0,00%	0,0000%	0,09%
BPD Kalbar	0,00%	0,0000%	0,00%
BPD NTT	0,00%	0,0000%	0,00%
Bank Bumi Arta	2,03%	0,0000%	0,00%
Bank Nusantara Parahyangan	0,74%	0,0000%	0,00%
Bank Metro Express	0,29%	0,0000%	0,00%
Stated Bank of India (SBI) Indonesia	1,59%	0,0036%	0,00%
Bank Index Selindo	3,78%	0,0000%	0,00%
Bank Mayora	1,91%	0,0000%	-0,60%
Bank Windu Kentjana International	0,09%	0,0000%	0,00%
Bank Capital Indonesia	1,13%	0,0010%	1,77%
<b>RATA-RATA</b>	2,08%	-0,51%	-0,68%

### Lampiran 7 Risiko Likuiditas Bank-Bank BUKU 2 Tahun 2014

Bank-bank BUKU 2 tahun 2014	Risiko likuiditas		
	LDR	Aset likuid primer dan sekunder terhadap total kredit	Aset likuid primer dan sekunder terhadap pendanaan jangka pendek
BPD Riau Kepri	77,72%	14,59%	21,39%
Bank BNP Paribas Indonesia	124,57%	20,76%	64,29%
BPD Sulselbar	108,63%	16,70%	21,36%
BPD Bali	96,41%	13,73%	18,09%
Bank DKI	92,57%	34,71%	71,35%
Bank Mestika Dharma	101,30%	35,13%	106,78%
BPD Jawa Tengah	88,57%	20,79%	25,44%
BPD Sumselbabel	85,97%	21,22%	29,30%
Bank Nobu	53,99%	29,59%	53,79%
Bank Aceh	92,38%	29,59%	26,84%
Bank KEB Hana Indonesia	125,38%	18,07%	32,85%
BPD Kalimantan Timur	78,54%	17,77%	51,29%
Bank QNB Indonesia	93,47%	17,29%	29,25%
Bank Mutiara	71,14%	22,69%	0,42%
BPD Sumut	95,89%	34,50%	29,82%
Bank ICBC Indonesia	89,14%	12,29%	44,92%
Bank Bumiputera	80,35%	30,91%	132,89%
Bank Mayapada International	81,25%	27,08%	32,65%
Bank CTBC Indonesia	112,16%	29,04%	15,61%
Bank Sinarmas	83,88%	8,83%	21,39%
Rabobank Indonesia	88,51%	17,65%	29,44%
Bank Commonwealth	102,00%	16,34%	52,21%
BPD Sumbar	98,34%	15,13%	22,19%
Bank Victoria Internasional	70,25%	33,74%	42,04%
Bank Ekonomi	84,74%	28,24%	39,14%
Bank Resona Perdania	162,53%	13,81%	43,01%
Bank Woori Saudara	101,20%	14,14%	21,62%
Bank Artha Graha	89,42%	23,98%	28,74%
Bank Windu Kentjana International	84,03%	20,71%	28,10%
BPD Multiarta Sentosa	84,06%	43,49%	164,64%
BPD Kalsel	91,44%	19,22%	97,03%
BPD Kalbar	87,09%	17,93%	22,92%
BPD NTT	87,68%	16,08%	34,13%
Bank Nusantara Parahyangan	85,19%	18,84%	25,48%
<b>RATA-RATA</b>	92,64%	22,03%	43,54%



### Lampiran 8 Risiko Likuiditas Bank-Bank BUKU 2 Tahun 2015

Bank-bank BUKU 2 tahun 2015	Risiko likuiditas		
	LDR	Aset likuid primer dan sekunder terhadap total kredit	Aset likuid primer dan sekunder terhadap pendanaan jangka pendek
Bank Aceh	84,05%	18,48%	27,20%
Bank Mestika Dharma	101,61%	34,92%	63,54%
BPD Jawa Tengah	90,54%	18,51%	22,64%
Rabobank Indonesia	103,14%	23,44%	31,62%
BPD Sulselbar	117,17%	10,99%	22,73%
BPD Bali	97,32%	14,16%	18,72%
Bank J Trust Indonesia	85,00%	25,96%	31,09%
Bank Mayapada International	82,99%	28,95%	33,26%
Bank Resona Perdania	139,94%	21,45%	59,91%
Bank Bumiputera	72,29%	19,04%	90,10%
Bank Ekonomi	86,82%	31,40%	46,62%
BPD Sumbar	99,24%	12,64%	16,84%
Bank ICBC Indonesia	137,88%	24,36%	50,92%
Bank Nobu	72,53%	20,89%	36,17%
Bank Sinarmas	78,04%	17,22%	21,47%
BPD Sumut	96,11%	13,79%	42,47%
BPD Sumselbabel	95,43%	18,88%	25,80%
Bank QNB Indonesia	112,54%	14,99%	61,00%
Bank BNP Paribas Indonesia	232,05%	10,37%	43,40%
Bank Victoria Internasional	70,17%	24,19%	31,15%
Bank CTBC Indonesia	118,14%	17,98%	31,43%
BPD Riau Kepri	112,61%	19,03%	29,80%
Bank Commonwealth	89,68%	20,43%	41,04%
Bank Artha Graha	80,75%	24,41%	28,55%
BPD Kaltim	103,54%	15,85%	32,63%
Bank Woori Saudara	97,22%	13,64%	19,49%
Bank KEB Hana Indonesia	141,61%	16,24%	31,35%
Bank Jasa Jakarta	89,41%	15,93%	20,41%
BPD DIY	80,99%	13,55%	50,96%
BPD Multiarta Sentosa	85,75%	27,53%	64,07%
BPD Kalsel	100,55%	21,88%	112,42%
BPD Kalbar	82,70%	20,11%	25,14%
BPD NTT	90,09%	19,62%	40,56%
Bank Bumi Arta	85,80%	21,67%	28,30%
Bank Nusantara Parahyangan	90,17%	14,79%	19,97%
Bank Metro Express	60,71%	14,49%	34,59%
Stated Bank of India (SBI) Indonesia	84,53%	12,81%	20,52%
Bank Index Selindo	86,46%	14,29%	20,12%
Bank Mayora	88,62%	16,64%	26,75%
Bank Windu Kentjana International	86,82%	17,84%	21,54%
Bank Capital Indonesia	55,78%	41,46%	51,30%
<b>RATA-RATA</b>	96,75%	19,63%	37,26%

### Lampiran 9 Risiko Operasional Bank-Bank BUKU 2 Tahun 2014

Bank-bank BUKU 2 tahun 2014	Risiko operasional
	Frekuensi fraud internal
BPD Riau Kepri	4
Bank BNP Paribas Indonesia	0
BPD Sulselbar	4
BPD Bali	3
Bank DKI	2
Bank Mestika Dharma	0
BPD Jawa Tengah	0
BPD Sumselbabel	5
Bank Nobu	0
Bank Aceh	4
Bank KEB Hana Indonesia	0
BPD Kalimantan Timur	0
Bank QNB Indonesia	1
Bank Mutiara	2
BPD Sumut	14
Bank ICBC Indonesia	0
Bank Bumiputera	0
Bank Mayapada International	0
Bank CTBC Indonesia	0
Bank Sinarmas	0
Rabobank Indonesia	0
Bank Commonwealth	0
BPD Sumbar	0
Bank Victoria Internasional	1
Bank Ekonomi	0
Bank Resona Perdania	0
Bank Woori Saudara	17
Bank Artha Graha	1
Bank Windu Kentjana International	3
BPD Multiarta Sentosa	0
BPD Kalsel	5
BPD Kalbar	1
BPD NTT	0
Bank Nusantara Parahyangan	0
<b>RATA-RATA</b>	<b>2</b>

### Lampiran 10 Risiko Operasional Bank-Bank BUKU 2 Tahun 2015

Bank-bank BUKU 2 tahun 2015	Risiko operasional
	Frekuensi fraud internal
Bank Aceh	3
Bank Mestika Dharma	6
BPD Jawa Tengah	0
Rabobank Indonesia	1
BPD Sulselbar	5
BPD Bali	3
Bank J Trust Indonesia	3
Bank Mayapada International	0
Bank Resona Perdania	0
Bank Bumiputera	0
Bank Ekonomi	0
BPD Sumbar	1
Bank ICBC Indonesia	0
Bank Nobu	0
Bank Sinarmas	0
BPD Sumut	4
BPD Sumselbabel	5
Bank QNB Indonesia	0
Bank BNP Paribas Indonesia	0
Bank Victoria Internasional	3
Bank CTBC Indonesia	0
BPD Riau Kepri	3
Bank Commonwealth	1
Bank Artha Graha	0
BPD Kaltim	7
Bank Woori Saudara	8
Bank KEB Hana Indonesia	2
Bank Jasa Jakarta	0
BPD DIY	0
BPD Multiarta Sentosa	0
BPD Kalsel	1
BPD Kalbar	3
BPD NTT	0
Bank Bumi Arta	0
Bank Nusantara Parahyangan	0
Bank Metro Express	0
Stated Bank of India (SBI) Indonesia	0
Bank Index Selindo	2
Bank Mayora	0
Bank Windu Kentjana International	1
Bank Capital Indonesia	0
<b>RATA-RATA</b>	<b>2</b>

### Lampiran 11 *Good Corporate Governance (GCG) Bank-Bank BUKU 2 Tahun 2014*

Bank-bank BUKU 2 tahun 2014	<i>Good Corporate Governance (GCG)</i>
	Peringkat GCG ( <i>Self Assessment</i> )
BPD Riau Kepri	2
Bank BNP Paribas Indonesia	2
BPD Sulselbar	3
BPD Bali	2
Bank DKI	3
Bank Mestika Dharma	2
BPD Jawa Tengah	3
BPD Sumselbabel	2
Bank Nobu	3
Bank Aceh	2
Bank KEB Hana Indonesia	2
BPD Kalimantan Timur	2
Bank QNB Indonesia	1
Bank Mutiara	4
BPD Sumut	3
Bank ICBC Indonesia	2
Bank Bumiputera	2
Bank Mayapada International	2
Bank CTBC Indonesia	2
Bank Sinarmas	2
Rabobank Indonesia	2
Bank Commonwealth	2
BPD Sumbar	3
Bank Victoria Internasional	2
Bank Ekonomi	2
Bank Resona Perdania	2
Bank Woori Saudara	1
Bank Artha Graha	2
Bank Windu Kentjana	2
BPD Multiarta Sentosa	2
BPD Kalsel	3
BPD Kalbar	3
BPD NTT	3
Bank Nusantara Parahyangan	2
<b>RATA-RATA</b>	2

### Lampiran 12 *Good Corporate Governance (GCG) Bank-Bank BUKU 2 Tahun 2015*

Bank-bank BUKU 2 tahun 2015	<i>Good Corporate Governance (GCG)</i>
	Peringkat GCG ( <i>Self Assessment</i> )
Bank Aceh	2
Bank Mestika Dharma	2
BPD Jawa Tengah	3
Rabobank Indonesia	2
BPD Sulselbar	3
BPD Bali	2
Bank J Trust Indonesia	3
Bank Mayapada International	2
Bank Resona Perdania	2
Bank Bumiputera	3
Bank Ekonomi	2
BPD Sumbar	3
Bank ICBC Indonesia	2
Bank Nobu	2
Bank Sinarmas	2
BPD Sumut	2
BPD Sumselbabel	3
Bank QNB Indonesia	1
Bank BNP Paribas Indonesia	2
Bank Victoria Internasional	1
Bank CTBC Indonesia	2
BPD Riau Kepri	2
Bank Commonwealth	2
Bank Artha Graha	2
BPD Kaltim	2
Bank Woori Saudara	1
Bank KEB Hana Indonesia	2
Bank Jasa Jakarta	2
BPD DIY	2
BPD Multiarta Sentosa	2
BPD Kalsel	2
BPD Kalbar	3
BPD NTT	3
Bank Bumi Arta	2
Bank Nusantara Parahyangan	2
Bank Metro Express	2
Stated Bank of India (SBI) Indonesia	2
Bank Index Selindo	2
Bank Mayora	2
Bank Windu Kentjana International	2
Bank Capital Indonesia	2
<b>RATA-RATA</b>	2

### Lampiran 13 *Earning* Bank-Bank BUKU 2 Tahun 2014

Bank-bank BUKU 2 tahun 2014	<i>Earning</i>						
	ROA	NIM	Pendapatan bunga bersih terhadap rata-rata total aset	Pendapatan operasional selain pendapatan bunga (net) terhadap rata-rata total aset	Beban overhead terhadap rata-rata total aset	ROE	BOPO
BPD Riau Kepri	3,37%	7,54%	71,26%	8,59%	41,37%	24,96%	70,59%
Bank BNP Paribas Indonesia	4,57%	2,16%	28,88%	40,20%	14,48%	15,11%	49,85%
BPD Sulselbar	4,71%	10,52%	122,55%	17,23%	63,32%	27,92%	65,25%
BPD Bali	3,92%	7,68%	81,91%	2,86%	39,17%	25,66%	64,89%
Bank DKI	2,10%	6,56%	64,19%	7,51%	37,38%	13,80%	80,26%
Bank Mestika Dharma	3,86%	8,24%	90,82%	7,20%	38,51%	12,14%	65,85%
BPD Jawa Tengah	2,84%	7,55%	75,62%	9,58%	47,68%	28,56%	81,80%
BPD Sumselbabel	15,63%	7,91%	88,91%	9,41%	61,55%	7,91%	81,54%
Bank Nobu	0,43%	3,74%	32,80%	2,55%	30,92%	1,42%	95,94%
Bank Aceh	3,22%	7,64%	86,76%	11,31%	57,04%	23,62%	73,32%
Bank KEB Hana Indonesia	2,22%	3,20%	31,33%	13,85%	18,89%	10,29%	79,11%
BPD Kalimantan Timur	2,60%	4,95%	52,73%	7,30%	29,83%	15,64%	80,39%
Bank QNB Indonesia	1,05%	2,80%	24,57%	12,68%	27,47%	6,62%	88,90%
Bank Mutiara	-4,97%	0,24%	3,40%	20,40%	48,03%	-58,07%	136,39%
BPD Sumut	2,60%	8,14%	93,45%	11,81%	51,89%	28,52%	80,30%
Bank ICBC Indonesia	1,09%	2,73%	24,05%	9,54%	15,82%	9,18%	83,71%
Bank Bumiputera	-0,82%	3,43%	31,15%	9,78%	43,53%	-6,69%	108,54%
Bank Mayapada International	1,95%	4,52%	38,63%	3,42%	22,98%	20,70%	84,50%
Bank CTBC Indonesia	3,23%	5,23%	47,52%	109,72%	29,41%	10,97%	80,28%
Bank Sinarmas	1,02%	5,87%	64,40%	15,89%	66,09%	5,72%	94,54%
Rabobank Indonesia	0,28%	3,43%	49,23%	9,25%	46,82%	1,76%	96,05%
Bank Commonwealth	1,38%	5,12%	53,71%	28,27%	61,17%	5,17%	104,61%
BPD Sumbar	1,94%	6,94%	69,32%	5,56%	49,20%	22,77%	84,51%
Bank Victoria Internasional	0,80%	1,88%	11,70%	13,65%	15,94%	7,62%	93,25%
Bank Ekonomi	0,30%	3,38%	48,21%	8,00%	42,95%	2,30%	97,97%
Bank Resona Perdania	1,94%	4,00%	43,48%	23,13%	19,89%	9,53%	76,55%
Bank Woori Saudara	2,81%	1,89%	15,72%	13,23%	9,64%	8,35%	56,04%
Bank Artha Graha	0,79%	4,75%	48,82%	6,03%	40,71%	5,92%	91,62%
Bank Windu Kentjana International	0,79%	3,76%	34,82%	10,32%	32,21%	5,28%	93,19%
BPD Multiarta Sentosa	2,00%	5,04%	43,26%	3,22%	22,95%	3,11%	78,19%
BPD Kalsel	2,68%	6,72%	76,50%	8,59%	46,69%	19,02%	75,15%
BPD Kalbar	3,19%	8,95%	95,49%	6,12%	59,93%	22,14%	71,77%
BPD NTT	3,72%	10,13%	115,73%	5,25%	70,50%	24,94%	69,24%
Bank Nusantara Parahyangan	1,32%	4,69%	52,84%	11,42%	44,96%	9,09%	88,37%
<b>RATA-RATA</b>	2,31%	5,33%	56,29%	14,20%	39,67%	10,91%	83,01%

### Lampiran 14 *Earning* Bank-Bank BUKU 2 Tahun 2015

Bank-bank BUKU 2 tahun 2015	<i>Earning</i>						
	ROA	NIM	Pendapatan bunga bersih terhadap rata-rata total aset	Pendapatan operasional selain pendapatan bunga (net) terhadap rata-rata total aset	Beban overhead terhadap rata-rata total aset	ROE	BOPO
Bank Aceh	2,83%	7,27%	81,47%	11,62%	57,08%	24,24%	76,07%
Bank Mestika Dharma	3,53%	8,13%	83,66%	7,81%	38,81%	11,24%	68,58%
BPD Jawa Tengah	2,60%	7,25%	76,65%	7,71%	46,59%	28,59%	76,02%
Rabobank Indonesia	-5,09%	3,57%	52,77%	24,11%	56,92%	-56,23%	147,50%
BPD Sulselbar	4,90%	10,02%	124,41%	23,70%	62,03%	33,61%	63,82%
BPD Bali	3,33%	6,85%	76,82%	2,90%	35,39%	24,93%	69,67%
Bank J Trust Indonesia	-5,37%	0,93%	11,23%	39,79%	51,69%	-59,03%	143,68%
Bank Mayapada International	2,10%	4,78%	44,93%	1,48%	21,98%	23,41%	82,65%
Bank Resona Perdana	1,34%	3,41%	36,78%	21,22%	16,88%	7,42%	82,94%
Bank Bumiputera	0,10%	3,32%	29,57%	11,96%	35,73%	0,74%	98,97%
Bank Ekonomi	0,11%	4,41%	47,72%	11,68%	43,91%	0,64%	98,99%
BPD Sumbar	2,28%	6,56%	75,04%	5,72%	50,03%	20,47%	81,75%
Bank ICBC Indonesia	1,20%	2,92%	27,88%	20,43%	15,34%	12,42%	83,12%
Bank Nobu	0,38%	3,89%	37,08%	2,42%	34,30%	1,59%	95,59%
Bank Sinarmas	0,95%	5,77%	62,49%	20,34%	64,42%	6,46%	91,67%
BPD Sumut	2,31%	7,26%	94,41%	21,02%	55,95%	23,90%	82,16%
BPD Sumselbabel	18,07%	7,67%	89,53%	9,79%	67,09%	7,67%	81,44%
Bank QNB Indonesia	0,87%	3,08%	34,02%	10,57%	30,38%	7,50%	90,95%
Bank BNP Paribas Indonesia	1,81%	3,03%	26,91%	9,89%	16,00%	8,45%	63,47%
Bank Victoria Internasional	0,65%	2,08%	13,41%	14,99%	15,16%	6,73%	93,89%
Bank CTBC Indonesia	1,28%	4,76%	50,74%	88,46%	27,67%	4,93%	90,33%
BPD Riau Kepri	1,69%	6,08%	80,26%	8,14%	44,81%	16,39%	83,86%
Bank Commonwealth	-0,24%	4,49%	56,63%	30,53%	66,25%	-1,52%	87,17%
Bank Artha Graha	0,33%	4,56%	47,96%	8,98%	44,17%	2,93%	96,66%
BPD Kaltim	1,56%	6,03%	87,62%	9,21%	43,30%	10,35%	85,30%
Bank Woori Saudara	1,94%	4,74%	45,99%	16,15%	35,06%	12,16%	79,89%
Bank KEB Hana Indonesia	2,34%	3,23%	35,91%	17,23%	19,05%	12,53%	71,58%
Bank Jasa Jakarta	2,36%	4,02%	46,39%	2,96%	20,24%	10,63%	77,11%
BPD DIY	2,94%	7,50%	83,51%	7,15%	51,01%	21,99%	71,89%
BPD Multiarta Sentosa	1,60%	4,11%	42,16%	4,40%	26,87%	4,33%	84,30%
BPD Kalsel	2,20%	6,39%	78,35%	12,36%	42,10%	14,01%	79,62%
BPD Kalbar	2,91%	8,81%	87,90%	7,19%	55,34%	19,96%	73,20%
BPD NTT	3,44%	9,19%	114,09%	5,13%	66,11%	23,66%	69,28%
Bank Bumi Arta	1,33%	5,49%	51,15%	4,66%	38,73%	8,97%	88,91%
Bank Nusantara Parahyangan	0,99%	5,18%	59,53%	10,89%	52,66%	5,71%	91,91%
Bank Metro Express	0,76%	3,54%	26,31%	2,75%	23,96%	1,90%	91,47%
Stated Bank of India (SBI) Indonesia	-6,10%	2,84%	30,10%	3,14%	25,96%	-25,09%	177,05%
Bank Index Selindo	2,06%	4,62%	49,46%	10,93%	26,72%	11,13%	80,71%
Bank Mayora	1,24%	3,87%	49,41%	10,48%	40,68%	4,97%	87,77%
Bank Windu Kentjana International	1,03%	4,44%	43,00%	10,65%	37,00%	6,21%	90,70%
Bank Capital Indonesia	1,10%	4,73%	41,56%	7,49%	33,28%	9,59%	90,27%
<b>RATA-RATA</b>	1,60%	5,14%	56,95%	13,61%	39,92%	7,57%	88,34%

### Lampiran 15 *Capital Bank-Bank BUKU 2 Tahun 2014*

Bank-bank BUKU 2 tahun 2014	<i>Capital</i>		
	CAR	CAR sesuai profil risiko	Modal inti (tier 1)
BPD Riau Kepri	18,27%	9,35%	16,20%
Bank BNP Paribas Indonesia	21,05%	21,05%	18,86%
BPD Sulselbar	25,32%	10,00%	21,61%
BPD Bali	20,71%	9,36%	19,66%
Bank DKI	17,96%	10,00%	16,61%
Bank Mestika Dharma	26,35%	9,21%	27,45%
BPD Jawa Tengah	14,34%	9,11%	13,99%
BPD Sumselbabel	16,82%	10,05%	15,58%
Bank Nobu	48,38%	9,99%	47,17%
Bank Aceh	19,93%	10,21%	16,89%
Bank KEB Hana Indonesia	18,47%	9,00%	20,38%
BPD Kalimantan Timur	18,16%	10,52%	18,68%
Bank QNB Indonesia	15,10%	10,00%	10,47%
Bank Mutiara	13,48%	14,00%	12,83%
BPD Sumut	14,38%	9,95%	12,15%
Bank ICBC Indonesia	16,73%	9,51%	9,67%
Bank Bumiputera	17,79%	17,79%	16,73%
Bank Mayapada International	10,25%	9,00%	9,93%
Bank CTBC Indonesia	29,24%	9,00%	25,29%
Bank Sinarmas	18,38%	9,00%	13,59%
Rabobank Indonesia	15,06%	14,00%	7,51%
Bank Commonwealth	24,33%	9,39%	21,84%
BPD Sumbar	15,76%	10,00%	15,97%
Bank Victoria Internasional	18,35%	9,00%	14,64%
Bank Ekonomi	13,41%	9,00%	17,59%
Bank Resona Perdanania	17,22%	9,85%	17,65%
Bank Woori Saudara	20,53%	9,24%	16,88%
Bank Artha Graha	15,95%	9,30%	12,36%
Bank Windu Kentjana International	14,15%	10,89%	13,31%
BPD Multiarta Sentosa	60,17%	9,00%	59,26%
BPD Kalsel	21,12%	9,27%	18,75%
BPD Kalbar	19,21%	9,22%	18,22%
BPD NTT	18,16%	10,00%	17,25%
Bank Nusantara Parahyangan	16,55%	9,28%	14,86%
<b>RATA-RATA</b>	20,33%	10,40%	18,52%



### Lampiran 16 *Capital Bank-Bank BUKU 2 Tahun 2015*

Bank-bank BUKU 2 tahun 2015	<i>Capital</i>		
	CAR	CAR sesuai profil risiko	Modal inti (tier 1)
Bank Aceh	19,44%	10,21%	16,89%
Bank Mestika Dharma	28,26%	9,21%	27,45%
BPD Jawa Tengah	14,87%	9,06%	13,99%
Rabobank Indonesia	13,27%	14,00%	7,51%
BPD Sulselbar	27,63%	10,17%	21,61%
BPD Bali	24,44%	9,36%	19,48%
Bank J Trust Indonesia	15,49%	14,00%	11,05%
Bank Mayapada International	12,97%	9,00%	9,93%
Bank Resona Perdania	23,92%	9,33%	17,65%
Bank Bumiputera	17,83%	17,83%	16,73%
Bank Ekonomi	18,59%	9,00%	17,59%
BPD Sumbar	18,26%	10,00%	15,97%
Bank ICBC Indonesia	14,38%	10,87%	9,67%
Bank Nobu	27,48%	9,99%	26,28%
Bank Sinarmas	14,37%	9,00%	13,59%
BPD Sumut	14,41%	9,74%	12,15%
BPD Sumselbabel	18,64%	10,05%	15,58%
Bank QNB Indonesia	16,18%	10,00%	10,47%
Bank BNP Paribas Indonesia	23,51%	23,51%	18,86%
Bank Victoria Internasional	19,30%	9,00%	14,64%
Bank CTBC Indonesia	26,28%	9,00%	25,29%
BPD Riau Kepri	20,78%	9,33%	16,20%
Bank Commonwealth	22,90%	9,39%	21,84%
Bank Artha Graha	15,20%	9,27%	12,36%
BPD Kaltim	19,85%	10,50%	18,68%
Bank Woori Saudara	18,82%	9,24%	16,88%
Bank KEB Hana Indonesia	21,06%	9,00%	20,38%
Bank Jasa Jakarta	28,15%	9,17%	27,08%
BPD DIY	20,22%	9,63%	19,20%
BPD Multiarta Sentosa	34,99%	9,00%	34,10%
BPD Kalsel	21,91%	10,71%	19,67%
BPD Kalbar	21,76%	9,22%	19,89%
BPD NTT	23,49%	10,00%	22,52%
Bank Bumi Arta	25,57%	9,58%	24,74%
Bank Nusantara Parahyangan	18,07%	9,30%	16,56%
Bank Metro Express	114,99%	9,00%	113,85%
Stated Bank of India (SBI) Indonesia	46,38%	11,00%	45,25%
Bank Index Selindo	26,36%	9,92%	26,36%
Bank Mayora	28,21%	28,21%	26,96%
Bank Windu Kentjana International	16,39%	10,89%	15,49%
Bank Capital Indonesia	17,70%	9,40%	14,63%
<b>RATA-RATA</b>	23,72%	10,83%	21,34%

## Lampiran 17 Suku Bunga Dasar Kredit (SBDK) Posisi Akhir Desember Tahun 2014

Nama Bank	Suku Bunga Dasar Kredit (%)					Total SBDK	Rata-rata SBDK
	Kredit	Kredit	Kredit	Kredit Konsumsi			
	Korporasi	Ritel	Mikro	KPR	Non KPR		
PT BANK RAKYAT INDONESIA (PERSERO), Tbk	11,00	11,75	19,25	10,25	12,50	64,75	12,949
PT BANK MANDIRI (PERSERO), Tbk	10,50	12,50	19,50	11,00	12,50	66,00	13,199
PT BANK CENTRAL ASIA, Tbk	10,50	11,75	-	10,50	9,71	42,46	8,492
PT BANK NEGARA INDONESIA (PERSERO), Tbk	11,00	12,35	-	11,10	13,25	47,72	9,543
PT BANK CIMB NIAGA, Tbk	11,50	12,50	20,00	11,75	12,25	68,00	13,600
PT BANK PERMATA, Tbk	12,00	12,50	-	12,50	12,25	49,25	9,850
PT BANK DANAMON INDONESIA, Tbk	12,30	13,25	21,01	12,25	17,50	76,31	15,262
PT PAN INDONESIA BANK, Tbk	12,10	12,46	20,60	12,46	12,46	70,08	14,016
PT BANK TABUNGAN NEGARA (PERSERO), Tbk	10,85	12,25	18,75	11,50	12,00	65,35	13,070
PT BANK INTERNASIONAL INDONESIA, Tbk	11,00	12,00	18,30	11,75	11,50	64,54	12,907
THE BANK OF TOKYO MITSUBISHI UFJ LTD	7,04	-	-	-	-	7,04	1,408
PT BANK OCBC NISP, Tbk	11,50	12,25	-	12,75	12,75	49,25	9,850
THE HONGKONG AND SHANGHAI BANKING CORP	10,25	10,25	-	10,25	-	30,75	6,150
PT BANK UOB INDONESIA	12,99	14,79	-	12,67	-	40,45	8,089
PT BANK BUKOPIN, Tbk	12,85	14,35	16,36	13,25	13,25	70,04	14,009
PT BANK TABUNGAN PENSUNAN NASIONAL, Tbk	-	17,32	20,54	-	18,44	56,29	11,258
PT BPD JAWA BARAT DAN BANTEN, Tbk	9,06	11,52	19,12	9,58	10,24	59,52	11,904
PT BANK MEGA, Tbk	13,50	18,00	-	14,00	14,50	60,00	12,000
PT BANK DBS INDONESIA	12,41	13,25	-	-	-	25,66	5,132
CITIBANK NA	10,00	10,25	-	-	11,50	31,75	6,350
STANDARD CHARTERED BANK	10,29	-	-	10,61	-	20,90	4,181
PT BANK SUMITOMO MITSUI INDONESIA	8,64	-	-	-	-	8,64	1,728
PT BANK MIZUHO INDONESIA	9,75	-	-	-	-	9,75	1,950
PT BANK ICBC INDONESIA	12,25	11,50	-	10,50	12,50	46,76	9,351
PT. BPD JAWA TIMUR	10,25	12,27	13,39	10,47	11,60	57,98	11,596
PT BPD DKI	11,00	12,50	19,00	11,50	12,00	66,00	13,199
PT ANZ PANIN BANK	10,02	11,02	-	12,17	13,17	46,38	9,276
PT BANK MAYAPADA INTERNATIONAL, Tbk	14,37	14,72	16,60	14,32	14,57	74,58	14,915
PT BPD JAWA TENGAH	8,16	8,66	8,15	7,93	12,52	45,42	9,084
PT BANK EKONOMI RAHARJA, Tbk	11,25	12,25	-	12,25	-	35,75	7,150
BPD KALIMANTAN TIMUR	12,85	13,85	14,85	13,35	13,35	68,25	13,650
DEUTSCHE BANK AG.	9,75	-	-	-	-	9,75	1,950
PT BANK ARTHA GRAHA INTERNASIONAL, Tbk	13,45	13,45	15,18	13,45	13,45	68,98	13,796
PT BPD SUMATERA UTARA	10,95	13,38	18,13	12,81	16,38	71,65	14,330
PT BPD RIAU DAN KEPULAUAN RIAU	11,54	11,71	16,61	12,15	12,32	64,33	12,866
THE BANGKOK BANK COMP. LTD	11,65	-	-	-	-	11,65	2,330
PT BANK COMMONWEALTH	11,50	11,75	-	12,50	13,00	48,75	9,750
PT BANK HANA	9,00	9,75	10,25	9,50	10,50	49,00	9,800
PT BANK SINARMAS, Tbk	12,35	12,35	12,35	-	12,35	49,40	9,880
PT. BANK KESAWAN, Tbk	17,50	18,50	18,50	18,50	18,50	91,50	18,300
PT BANK VICTORIA INTERNATIONAL, Tbk	13,50	14,00	15,50	12,25	14,50	69,76	13,952
PT BPD PAPUA	13,50	13,68	18,91	14,20	17,66	77,95	15,590
JP. MORGAN CHASE BANK, N.A.	8,18	-	-	-	-	8,18	1,636
PT BPD SUMATERA BARAT	11,50	12,00	14,50	13,00	12,50	63,50	12,700
BANK OF CHINA LIMITED	6,33	6,33	6,33	-	-	18,99	3,798
PT BPD BALI	10,51	11,86	11,13	11,77	12,95	58,22	11,644
PT BANK RABOBANK INTERNATIONAL INDONESIA	11,25	13,00	-	13,00	14,00	51,25	10,250
PT BANK ACEH	12,25	12,26	12,26	12,25	12,25	61,25	12,250
PT BPD SUMATERA SELATAN DAN BANGKA BELITUNG	11,00	12,00	15,00	12,25	12,00	62,25	12,450
PT BANK RESONA PERDANIA	8,92	-	-	-	-	8,92	1,785
PT. BANK MUTIARA, Tbk.	13,50	14,00	22,50	13,50	14,50	77,99	15,598
PT BANK CTBC INDONESIA (d/h PT Bank Chinatrust Ind	10,51	12,88	-	12,88	-	36,27	7,253
BPD KALIMANTAN BARAT	11,86	11,86	11,86	11,86	11,86	59,30	11,860
PT BPD KALIMANTAN SELATAN	10,00	10,50	10,50	12,50	13,00	56,50	11,300
PT BPD SULAWESI UTARA	16,00	16,00	16,00	15,00	16,00	79,00	15,800
PT BPD SULAWESI SELATAN DAN SULAWESI BARAT	10,64	11,15	12,10	9,64	15,33	58,86	11,772
PT BANK WINDU KENTJANA INTERNATIONAL, Tbk	14,47	14,47	-	14,47	14,47	57,88	11,576
PT BANK NUSANTARA PARAHYANGAN, Tbk	12,27	13,04	10,54	10,76	10,63	57,24	11,448

## Lampiran 18 Suku Bunga Dasar Kredit (SBDK) Posisi Akhir Desember Tahun 2015

Nama Bank	Suku Bunga Dasar Kredit (%)					Total SBDK	Rata-rata SBDK
	Kredit	Kredit	Kredit	Kredit Konsumsi			
	Korporasi	Ritel	Mikro	KPR	Non KPR		
PT BANK MANDIRI (PERSERO), Tbk	10,50	12,25	19,25	11,00	12,50	65,49	13,10
PT BANK RAKYAT INDONESIA (PERSERO), Tbk	10,75	11,50	19,25	10,25	12,50	64,25	12,85
PT BANK CENTRAL ASIA, Tbk	10,25	11,50	-	10,25	8,63	40,63	8,13
PT BANK NEGARA INDONESIA (PERSERO), Tbk	10,75	12,00	-	11,00	12,50	46,27	9,25
PT BANK CIMB NIAGA, Tbk	11,50	12,25	19,75	11,50	11,75	66,75	13,35
PT BANK PERMATA, Tbk	11,75	12,50	-	12,25	12,25	48,75	9,75
PT PAN INDONESIA BANK, Tbk	12,00	12,11	20,44	12,61	12,61	69,77	13,95
PT BANK DANAMON INDONESIA, Tbk	12,10	13,00	20,49	12,25	17,50	75,34	15,07
PT BANK TABUNGAN NEGARA (PERSERO), Tbk	11,50	12,25	18,75	11,50	12,00	66,00	13,20
PT BANK INTERNASIONAL INDONESIA, Tbk	11,00	12,00	18,30	10,75	11,50	63,54	12,71
THE BANK OF TOKYO MITSUBISHI UFJ LTD	8,95	-	-	-	-	8,95	1,79
PT BANK OCBC NISP, Tbk	11,50	12,25	-	12,75	12,75	49,23	9,85
THE HONGKONG AND SHANGHAI BANKING CORP	10,25	10,25	-	10,25	-	30,75	6,15
PT BANK UOB INDONESIA	12,25	14,00	-	12,00	-	38,25	7,65
PT BPD JAWA BARAT DAN BANTEN, Tbk	10,80	12,73	21,36	10,93	10,42	66,24	13,25
PT BANK BUKOPIN, Tbk	12,99	13,29	17,01	13,02	12,86	69,16	13,83
PT BANK TABUNGAN PENSUNAN NASIONAL, Tbk	-	17,08	21,11	-	17,93	56,12	11,22
STANDARD CHARTERED BANK	9,93	-	-	10,62	-	20,56	4,11
PT BANK DBS INDONESIA	11,23	12,36	-	10,64	-	34,23	6,85
CITIBANK NA	9,75	10,00	-	-	-	19,75	3,95
PT BANK MEGA, Tbk	13,50	18,00	-	14,00	14,50	60,00	12,00
PT BANK SUMITOMO MITSUI INDONESIA	9,50	-	-	-	-	9,50	1,90
PT. BPD JAWA TIMUR	9,97	12,89	14,93	11,08	12,23	61,10	12,22
PT BPD JAWA TENGAH	8,55	8,98	8,47	8,20	12,24	46,44	9,29
PT BANK ICBC INDONESIA	12,25	12,75	-	10,50	12,50	48,00	9,60
PT BANK MIZUHO INDONESIA	11,30	-	-	-	-	11,30	2,26
PT ANZ PANIN BANK	11,24	11,30	-	12,23	13,23	48,00	9,60
PT BPD DKI	11,00	12,50	19,00	11,50	12,00	66,00	13,20
PT BANK MAYAPADA INTERNATIONAL, Tbk	13,02	13,22	15,26	12,96	13,12	67,58	13,52
DEUTSCHE BANK AG.	9,75	-	-	-	-	9,75	1,95
PT BANK EKONOMI RAHARJA, Tbk	11,25	12,25	-	12,25	-	35,75	7,15
PT BPD SUMATERA UTARA	10,39	12,21	17,50	12,19	14,53	66,82	13,36
BPD KALIMANTAN TIMUR	10,03	11,03	11,03	10,53	10,03	52,65	10,53
PT BANK ARTHA GRAHA INTERNASIONAL, Tbk	13,44	13,44	17,79	13,44	13,44	71,55	14,31
PT BPD PAPUA	13,17	14,26	18,80	14,54	16,58	77,35	15,47
PT BANK SINARMAS, Tbk	12,82	12,82	12,82	-	12,82	51,28	10,26
PT BANK COMMONWEALTH	11,50	12,00	-	12,50	13,00	49,00	9,80
PT BPD RIAU DAN KEPULAUAN RIAU	12,70	13,01	14,88	13,16	12,85	66,60	13,32
THE BANGKOK BANK COMP. LTD	11,50	-	-	-	-	11,50	2,30
PT BANK HANA	9,25	10,00	10,50	9,75	10,75	50,25	10,05
PT. BANK KESAWAN, Tbk	12,50	14,50	15,00	15,00	15,00	72,00	14,40
JP. MORGAN CHASE BANK, N.A.	9,70	-	-	-	-	9,70	1,94
PT BANK VICTORIA INTERNATIONAL, Tbk	13,50	14,00	15,50	12,25	14,50	69,75	13,95
PT BPD SUMATERA BARAT	11,00	11,50	14,00	12,00	12,00	60,50	12,10
PT BANK ACEH	12,96	13,07	13,27	12,61	12,61	64,52	12,90
PT BPD BALI	10,42	11,83	11,14	11,74	12,90	58,03	11,61
BANK OF CHINA LIMITED	6,69	6,69	6,69	-	-	20,07	4,01
PT BPD SUMATERA SELATAN DAN BANGKA BELITUNG	11,00	13,00	15,00	12,25	12,00	63,25	12,65
PT BANK RABOBANK INTERNATIONAL INDONESIA	11,25	13,00	-	13,00	14,00	51,25	10,25
PT BANK RESONA PERDANIA	10,15	-	-	-	-	10,15	2,03
PT BPD SULAWESI SELATAN DAN SULAWESI BARAT	10,68	11,43	11,16	9,64	15,41	58,32	11,66
PT. BANK J TRUST INDONESIA, Tbk.	13,50	14,50	22,50	13,50	14,50	78,50	15,70
BPD KALIMANTAN BARAT	11,59	11,59	11,59	11,59	11,59	57,94	11,59
PT BPD SULAWESI UTARA	11,00	11,00	11,00	11,00	11,00	55,00	11,00
PT BANK CTBC INDONESIA (d/h PT Bank Chinatrust Ind	10,52	10,55	-	10,55	-	31,61	6,32
PT BPD KALIMANTAN SELATAN	11,54	12,04	12,04	14,04	14,54	64,20	12,84

### Lampiran 19 Perhitungan Rasio Konsentrasi Aset Per Akun Neraca (Akun Kredit) Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	Total kredit	Total aset	Rasio konsentrasi aset per akun neraca (akun kredit)
1	BPD Riau Kepri	Rp 12.325.548.000.000	Rp 22.854.068.000.000	53,93%
2	Bank BNP Paribas Indonesia	Rp 3.924.453.000.000	Rp 9.742.466.000.000	40,28%
3	BPD Sulselbar	Rp 7.034.615.000.000	Rp 10.003.340.000.000	70,32%
4	Bank Pembangunan Daerah (BPD) Bali	Rp 12.530.902.000.000	Rp 16.951.303.000.000	73,92%
5	BPD DKI	Rp 21.952.456.000.000	Rp 36.435.624.000.000	60,25%
6	Bank Mestika Dharma	Rp 6.523.220.000.000	Rp 8.675.438.000.000	75,19%
7	BPD Jawa Tengah	Rp 25.392.154.000.000	Rp 35.560.882.000.000	71,40%
8	BPD Sumselbabel	Rp 10.780.733.000.000	Rp 16.061.859.000.000	67,12%
9	Bank Nobu	Rp 2.403.881.000.000	Rp 5.777.122.000.000	41,61%
10	Bank Aceh	Rp 9.565.285.000.000	Rp 16.385.160.000.000	58,38%
11	Bank KEB Hana Indonesia	Rp 15.005.941.000.000	Rp 22.080.230.000.000	67,96%
12	BPD Kalimantan Timur	Rp 17.034.807.000.000	Rp 29.380.137.000.000	57,98%
13	Bank QNB Indonesia	Rp 15.106.120.000.000	Rp 20.839.018.000.000	72,49%
14	Bank Mutiara	Rp 7.844.302.000.000	Rp 12.688.888.000.000	61,82%
15	BPD Sumatera Utara	Rp 16.555.020.000.000	Rp 23.394.821.000.000	70,76%
16	Bank ICBC Indonesia	Rp 23.973.182.000.000	Rp 39.047.755.000.000	61,39%
17	Bank Bumiputera/Bank MNC Internasional	Rp 6.257.235.000.000	Rp 9.430.716.000.000	66,35%
18	Bank Mayapada International	Rp 26.004.334.000.000	Rp 36.194.949.000.000	71,85%
19	Bank CTBC Indonesia	Rp 7.820.733.000.000	Rp 12.328.799.000.000	63,43%
20	Bank Sinarmas	Rp 12.570.704.000.000	Rp 21.259.549.000.000	59,13%
21	Rabobank Indonesia	Rp 11.712.944.000.000	Rp 16.082.686.000.000	72,83%
22	Bank Commonwealth	Rp 15.639.231.000.000	Rp 22.264.647.000.000	70,24%
23	Bank Nagari	Rp 12.314.785.000.000	Rp 18.017.897.000.000	68,35%
24	Bank Victoria Internasional	Rp 11.354.966.000.000	Rp 20.138.679.000.000	56,38%
25	Bank Ekonomi	Rp 19.906.394.000.000	Rp 29.726.856.000.000	66,96%
26	Bank Resona Perdania	Rp 10.609.133.000.000	Rp 14.866.992.000.000	71,36%
27	Bank Woori Saudara	Rp 11.468.311.000.000	Rp 16.432.776.000.000	69,79%
28	Bank Artha Graha	Rp 17.150.089.000.000	Rp 23.462.770.000.000	73,09%
29	Bank Windu Kentjana International	Rp 6.908.478.000.000	Rp 9.769.591.000.000	70,71%
30	BPD Multiarta Sentosa	Rp 1.714.243.000.000	Rp 3.194.202.000.000	53,67%
31	BPD Kalimantan Selatan	Rp 6.749.810.000.000	Rp 10.826.830.000.000	62,34%
32	BPD Kalimantan Barat	Rp 7.525.259.000.000	Rp 11.215.933.000.000	67,09%
33	BPD Nusa Tenggara Timur	Rp 5.499.936.000.000	Rp 8.318.305.000.000	66,12%
34	Bank Nusantara Parahyangan	Rp 6.711.199.000.000	Rp 9.468.873.000.000	70,88%
<b>TOTAL</b>				2205,41%
<b>RATA-RATA</b>				64,86%

### Lampiran 20 Perhitungan Rasio Konsentrasi Aset Per Akun Neraca (Akun Kredit) Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015	Total kredit	Total aset	Rasio konsentrasi aset per akun neraca (akun kredit)
1	Bank Aceh	Rp 10.179.615.000.000	Rp 18.590.014.000.000	54,76%
2	Bank Mestika Dharma	Rp 7.110.427.000.000	Rp 9.409.597.000.000	75,57%
3	BPD Jawa Tengah	Rp 29.764.957.000.000	Rp 40.923.960.000.000	72,73%
4	Rabobank Indonesia	Rp 11.694.101.000.000	Rp 15.292.216.000.000	76,47%
5	BPD Sulselbar	Rp 8.373.058.000.000	Rp 11.520.305.000.000	72,68%
6	Bank Pembangunan Daerah (BPD) Bali	Rp 14.447.301.000.000	Rp 19.538.022.000.000	73,94%
7	Bank J Trust Indonesia	Rp 9.367.221.000.000	Rp 13.183.504.000.000	71,05%
8	Bank Mayapada International	Rp 34.241.046.000.000	Rp 47.305.954.000.000	72,38%
9	Bank Resona Perdania	Rp 10.804.218.000.000	Rp 16.657.877.000.000	64,86%
10	Bank MNC Internasional/Bank Bumiputera	Rp 7.085.227.000.000	Rp 12.137.004.000.000	58,38%
11	Bank Ekonomi	Rp 19.875.820.000.000	Rp 30.272.977.000.000	65,66%
12	Bank Nagari	Rp 14.277.042.000.000	Rp 19.448.300.000.000	73,41%
13	Bank ICBC Indonesia	Rp 30.169.483.000.000	Rp 45.711.995.000.000	66,00%
14	Bank Nobu	Rp 3.482.580.000.000	Rp 6.703.377.000.000	51,95%
15	Bank Sinarmas	Rp 15.347.493.000.000	Rp 27.868.688.000.000	55,07%
16	BPD Sumatera Utara	Rp 16.941.434.000.000	Rp 24.130.113.000.000	70,21%
17	BPD Sumselbabel	Rp 11.499.235.000.000	Rp 16.515.086.000.000	69,63%
18	Bank QNB Indonesia	Rp 20.830.044.000.000	Rp 25.757.649.000.000	80,87%
19	Bank BNP Paribas Indonesia	Rp 7.165.491.000.000	Rp 12.930.650.000.000	55,41%
20	Bank Victoria Internasional	Rp 12.018.367.000.000	Rp 22.056.163.000.000	54,49%
21	Bank CTBC Indonesia	Rp 8.737.685.000.000	Rp 12.927.355.000.000	67,59%
22	BPD Riau Kepri	Rp 13.795.269.000.000	Rp 19.737.540.000.000	69,89%
23	Bank Commonwealth	Rp 13.745.446.000.000	Rp 22.335.840.000.000	61,54%
24	Bank Artha Graha	Rp 17.339.225.000.000	Rp 25.119.249.000.000	69,03%
25	BPD Kalimantan Timur	Rp 15.377.889.000.000	Rp 22.872.293.000.000	67,23%
26	Bank Woori Saudara	Rp 13.958.921.000.000	Rp 20.019.523.000.000	69,73%
27	Bank KEB Hana Indonesia	Rp 21.075.878.000.000	Rp 28.554.623.000.000	73,81%
28	Bank Jasa Jakarta	Rp 3.689.916.000.000	Rp 5.346.502.000.000	69,02%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 5.256.421.000.000	Rp 8.689.887.000.000	60,49%
30	BPD Multiarta Sentosa	Rp 3.042.480.000.000	Rp 4.776.866.000.000	63,69%
31	BPD Kalimantan Selatan	Rp 7.129.775.000.000	Rp 10.993.040.000.000	64,86%
32	BPD Kalimantan Barat	Rp 8.318.586.000.000	Rp 13.035.213.000.000	63,82%
33	BPD Nusa Tenggara Timur	Rp 6.559.610.000.000	Rp 9.551.162.000.000	68,68%
34	Bank Bumi Arta	Rp 4.314.490.000.000	Rp 6.567.267.000.000	65,70%
35	Bank Nusantara Parahyangan	Rp 6.477.703.000.000	Rp 8.613.114.000.000	75,21%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp 601.773.000.000	Rp 2.069.310.000.000	29,08%
37	Bank Stated Bank of India (SBI) Indonesia	Rp 2.177.939.000.000	Rp 4.126.650.000.000	52,78%
38	Bank Index Selindo	Rp 5.027.598.000.000	Rp 7.084.249.000.000	70,97%
39	Bank Mayora	Rp 3.529.498.000.000	Rp 5.141.055.000.000	68,65%
40	Bank Windu Kentjana International	Rp 7.260.917.000.000	Rp 10.089.121.000.000	71,97%
41	Bank Capital Indonesia	Rp 6.048.374.000.000	Rp 12.159.197.000.000	49,74%
<b>TOTAL</b>				2688,99%
<b>RATA-RATA</b>				65,59%

**Lampiran 21 Perhitungan Rasio Konsentrasi Kredit Per Sektor Ekonomi  
(Sektor Rumah Tangga) Bank-Bank BUKU 2 Tahun 2014**

No.	Bank-bank BUKU 2 tahun 2014	Kredit sektor ekonomi rumah tangga	Total kredit	Rasio konsentrasi kredit per sektor ekonomi (sektor rumah tangga)
1	BPD Riau Kepri	Rp -	Rp 12.325.548.000.000	0,00%
2	Bank BNP Paribas Indonesia	Rp -	Rp 3.924.453.000.000	0,00%
3	BPD Sulselbar	Rp -	Rp 7.034.615.000.000	0,00%
4	Bank Pembangunan Daerah (BPD) Bali	Rp -	Rp 12.530.902.000.000	0,00%
5	BPD DKI	Rp -	Rp 21.952.456.000.000	0,00%
6	Bank Mestika Dharma	Rp 1.121.813.164.287	Rp 6.523.220.000.000	17,20%
7	BPD Jawa Tengah	Rp 22.735.381.816.000	Rp 25.392.154.000.000	89,54%
8	BPD Sumselbabel	Rp 7.825.557.523.579	Rp 10.780.733.000.000	72,59%
9	Bank Nobu	Rp -	Rp 2.403.881.000.000	0,00%
10	Bank Aceh	Rp -	Rp 9.565.285.000.000	0,00%
11	Bank KEB Hana Indonesia	Rp -	Rp 15.005.941.000.000	0,00%
12	BPD Kalimantan Timur	Rp -	Rp 17.034.807.000.000	0,00%
13	Bank QNB Indonesia	Rp -	Rp 15.106.120.000.000	0,00%
14	Bank Mutiara	Rp 2.816.524.000.000	Rp 7.844.302.000.000	35,91%
15	BPD Sumatera Utara	Rp -	Rp 16.555.020.000.000	0,00%
16	Bank ICBC Indonesia	Rp -	Rp 23.973.182.000.000	0,00%
17	Bank Bumiputera/Bank MNC Internasional	Rp -	Rp 6.257.235.000.000	0,00%
18	Bank Mayapada International	Rp -	Rp 26.004.334.000.000	0,00%
19	Bank CTBC Indonesia	Rp -	Rp 7.820.733.000.000	0,00%
20	Bank Sinarmas	Rp 3.301.612.000.000	Rp 12.570.704.000.000	26,26%
21	Rabobank Indonesia	Rp -	Rp 11.712.944.000.000	0,00%
22	Bank Commonwealth	Rp -	Rp 15.639.231.000.000	0,00%
23	Bank Nagari	Rp -	Rp 12.314.785.000.000	0,00%
24	Bank Victoria Internasional	Rp -	Rp 11.354.966.000.000	0,00%
25	Bank Ekonomi	Rp -	Rp 19.906.394.000.000	0,00%
26	Bank Resona Perdana	Rp -	Rp 10.609.133.000.000	0,00%
27	Bank Woori Saudara	Rp -	Rp 11.468.311.000.000	0,00%
28	Bank Artha Graha	Rp -	Rp 17.150.089.000.000	0,00%
29	Bank Windu Kentjana International	Rp -	Rp 6.908.478.000.000	0,00%
30	BPD Multiarta Sentosa	Rp -	Rp 1.714.243.000.000	0,00%
31	BPD Kalimantan Selatan	Rp -	Rp 6.749.810.000.000	0,00%
32	BPD Kalimantan Barat	Rp -	Rp 7.525.259.000.000	0,00%
33	BPD Nusa Tenggara Timur	Rp 3.978.499.411.887	Rp 5.499.936.000.000	72,34%
34	Bank Nusantara Parahyangan	Rp -	Rp 6.711.199.000.000	0,00%
<b>TOTAL</b>				313,83%
<b>RATA-RATA</b>				52,30%

**Lampiran 22 Perhitungan Rasio Konsentrasi Kredit Per Sektor Ekonomi  
(Sektor Rumah Tangga) Bank-Bank BUKU 2 Tahun 2015**

No.	Bank-bank BUKU 2 tahun 2015	Kredit sektor ekonomi rumah tangga	Total kredit	Rasio konsentrasi kredit per sektor ekonomi (sektor rumah tangga)
1	Bank Aceh	Rp -	Rp 10.179.615.000.000	0,00%
2	Bank Mestika Dharma	Rp 1.172.341.310.982	Rp 7.110.427.000.000	16,49%
3	BPD Jawa Tengah	Rp 20.786.365.715.000	Rp 29.764.957.000.000	69,84%
4	Rabobank Indonesia	Rp -	Rp 11.694.101.000.000	0,00%
5	BPD Sulselbar	Rp -	Rp 8.373.058.000.000	0,00%
6	Bank Pembangunan Daerah (BPD) Bali	Rp -	Rp 14.447.301.000.000	0,00%
7	Bank J Trust Indonesia	Rp 3.553.505.000.000	Rp 9.367.221.000.000	37,94%
8	Bank Mayapada International	Rp -	Rp 34.241.046.000.000	0,00%
9	Bank Resona Perdania	Rp -	Rp 10.804.218.000.000	0,00%
10	Bank MNC Internasional/Bank Bumiputera	Rp -	Rp 7.085.227.000.000	0,00%
11	Bank Ekonomi	Rp -	Rp 19.875.820.000.000	0,00%
12	Bank Nagari	Rp -	Rp 14.277.042.000.000	0,00%
13	Bank ICBC Indonesia	Rp -	Rp 30.169.483.000.000	0,00%
14	Bank Nobu	Rp -	Rp 3.482.580.000.000	0,00%
15	Bank Sinarmas	Rp 3.664.899.000.000	Rp 15.347.493.000.000	23,88%
16	BPD Sumatera Utara	Rp -	Rp 16.941.434.000.000	0,00%
17	BPD Sumselbabel	Rp 8.605.959.847.947	Rp 11.499.235.000.000	74,84%
18	Bank QNB Indonesia	Rp -	Rp 20.830.044.000.000	0,00%
19	Bank BNP Paribas Indonesia	Rp -	Rp 7.165.491.000.000	0,00%
20	Bank Victoria Internasional	Rp -	Rp 12.018.367.000.000	0,00%
21	Bank CTBC Indonesia	Rp -	Rp 8.737.685.000.000	0,00%
22	BPD Riau Kepri	Rp -	Rp 13.795.269.000.000	0,00%
23	Bank Commonwealth	Rp -	Rp 13.745.446.000.000	0,00%
24	Bank Artha Graha	Rp -	Rp 17.339.225.000.000	0,00%
25	BPD Kalimantan Timur	Rp -	Rp 15.377.889.000.000	0,00%
26	Bank Woori Saudara	Rp -	Rp 13.958.921.000.000	0,00%
27	Bank KEB Hana Indonesia	Rp -	Rp 21.075.878.000.000	0,00%
28	Bank Jasa Jakarta	Rp 1.249.888.578.336	Rp 3.689.916.000.000	33,87%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 2.560.306.349.160	Rp 5.256.421.000.000	48,71%
30	BPD Multiarta Sentosa	Rp -	Rp 3.042.480.000.000	0,00%
31	BPD Kalimantan Selatan	Rp -	Rp 7.129.775.000.000	0,00%
32	BPD Kalimantan Barat	Rp -	Rp 8.318.586.000.000	0,00%
33	BPD Nusa Tenggara Timur	Rp 4.781.342.681.027	Rp 6.559.610.000.000	72,89%
34	Bank Bumi Arta	Rp -	Rp 4.314.490.000.000	0,00%
35	Bank Nusantara Parahyangan	Rp -	Rp 6.477.703.000.000	0,00%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp -	Rp 601.773.000.000	0,00%
37	Bank Stated Bank of India (SBI) Indonesia	Rp -	Rp 2.177.939.000.000	0,00%
38	Bank Index Selindo	Rp -	Rp 5.027.598.000.000	0,00%
39	Bank Mayora	Rp -	Rp 3.529.498.000.000	0,00%
40	Bank Windu Kentjana International	Rp -	Rp 7.260.917.000.000	0,00%
41	Bank Capital Indonesia	Rp -	Rp 6.048.374.000.000	0,00%
<b>TOTAL</b>				254,19%
<b>RATA-RATA</b>				31,77%

### Lampiran 23 Perhitungan Rasio Kecukupan Pencadangan Kredit Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	CKPN atas kredit	Total kredit	Rasio kecukupan pencadangan kredit
1	BPD Riau Kepri	Rp 391.422.000.000	Rp 12.325.548.000.000	3,18%
2	Bank BNP Paribas Indonesia	Rp 19.622.000.000	Rp 3.924.453.000.000	0,50%
3	BPD Sulselbar	Rp 73.568.000.000	Rp 7.034.615.000.000	1,05%
4	Bank Pembangunan Daerah Bali	Rp 48.510.000.000	Rp 12.530.902.000.000	0,39%
5	BPD DKI	Rp 434.296.000.000	Rp 21.952.456.000.000	1,98%
6	Bank Mestika Dharma	Rp 68.769.000.000	Rp 6.523.220.000.000	1,05%
7	BPD Jawa Tengah	Rp 124.384.000.000	Rp 25.392.154.000.000	0,49%
8	BPD Sumselbabel	Rp 526.424.000.000	Rp 10.780.733.000.000	4,88%
9	Bank Nobu	Rp 11.194.000.000	Rp 2.403.881.000.000	0,47%
10	Bank Aceh	Rp 2.374.000.000	Rp 9.565.285.000.000	0,02%
11	Bank KEB Hana Indonesia	Rp 72.966.000.000	Rp 15.005.941.000.000	0,49%
12	BPD Kalimantan Timur	Rp 1.436.232.000.000	Rp 17.034.807.000.000	8,43%
13	Bank QNB Indonesia	Rp 12.461.000.000	Rp 15.106.120.000.000	0,08%
14	Bank Mutiara	Rp 667.464.000.000	Rp 7.844.302.000.000	8,51%
15	BPD Sumatera Utara	Rp 759.474.000.000	Rp 16.555.020.000.000	4,59%
16	Bank ICBC Indonesia	Rp 91.908.000.000	Rp 23.973.182.000.000	0,38%
17	Bank Bumiputera/Bank MNC Internasional	Rp 128.402.000.000	Rp 6.257.235.000.000	2,05%
18	Bank Mayapada International	Rp 61.520.000.000	Rp 26.004.334.000.000	0,24%
19	Bank CTBC Indonesia	Rp 113.314.000.000	Rp 7.820.733.000.000	1,45%
20	Bank Sinarmas	Rp 85.866.000.000	Rp 12.570.704.000.000	0,68%
21	Rabobank Indonesia	Rp 180.468.000.000	Rp 11.712.944.000.000	1,54%
22	Bank Commonwealth	Rp 64.450.000.000	Rp 15.639.231.000.000	0,41%
23	Bank Nagari	Rp 175.179.000.000	Rp 12.314.785.000.000	1,42%
24	Bank Victoria Internasional	Rp 150.714.000.000	Rp 11.354.966.000.000	1,33%
25	Bank Ekonomi	Rp 320.916.000.000	Rp 19.906.394.000.000	1,61%
26	Bank Resona Perdania	Rp 179.313.000.000	Rp 10.609.133.000.000	1,69%
27	Bank Woori Saudara	Rp 161.680.000.000	Rp 11.468.311.000.000	1,41%
28	Bank Artha Graha	Rp 132.027.000.000	Rp 17.150.089.000.000	0,77%
29	Bank Windu Kentjana International	Rp 23.612.000.000	Rp 6.908.478.000.000	0,34%
30	BPD Multiarta Sentosa	Rp 21.873.000.000	Rp 1.714.243.000.000	1,28%
31	BPD Kalimantan Selatan	Rp 96.638.000.000	Rp 6.749.810.000.000	1,43%
32	BPD Kalimantan Barat	Rp 40.214.000.000	Rp 7.525.259.000.000	0,53%
33	BPD Nusa Tenggara Timur	Rp 67.655.000.000	Rp 5.499.936.000.000	1,23%
34	Bank Nusantara Parahyangan	Rp 79.485.000.000	Rp 6.711.199.000.000	1,18%
<b>TOTAL</b>				57,1%
<b>RATA-RATA</b>				1,68%



### Lampiran 24 Perhitungan Rasio Kecukupan Pencadangan Kredit Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015	CKPN atas kredit	Total kredit	Rasio kecukupan pencadangan kredit
1	Bank Aceh	Rp 1.000.000	Rp 10.179.615.000.000	0,00%
2	Bank Mestika Dharma	Rp 112.642.000.000	Rp 7.110.427.000.000	1,58%
3	BPD Jawa Tengah	Rp 166.396.000.000	Rp 29.764.957.000.000	0,56%
4	Rabobank Indonesia	Rp 868.114.000.000	Rp 11.694.101.000.000	7,42%
5	BPD Sulselbar	Rp 51.800.000.000	Rp 8.373.058.000.000	0,62%
6	Bank Pembangunan Daerah Bali	Rp 119.993.000.000	Rp 14.447.301.000.000	0,83%
7	Bank J Trust Indonesia	Rp 525.030.000.000	Rp 9.367.221.000.000	5,60%
8	Bank Mayapada International	Rp 141.703.000.000	Rp 34.241.046.000.000	0,41%
9	Bank Resona Perdania	Rp 36.958.000.000	Rp 10.804.218.000.000	0,34%
10	Bank MNC Internasional/Bank Bumiputera	Rp 37.962.000.000	Rp 7.085.227.000.000	0,54%
11	Bank Ekonomi	Rp 511.769.000.000	Rp 19.875.820.000.000	2,57%
12	Bank Nagari	Rp 176.577.000.000	Rp 14.277.042.000.000	1,24%
13	Bank ICBC Indonesia	Rp 327.607.000.000	Rp 30.169.483.000.000	1,09%
14	Bank Nobu	Rp 16.316.000.000	Rp 3.482.580.000.000	0,47%
15	Bank Sinarmas	Rp 221.896.000.000	Rp 15.347.493.000.000	1,45%
16	BPD Sumatera Utara	Rp 770.364.000.000	Rp 16.941.434.000.000	4,55%
17	BPD Sumselbabel	Rp 291.576.000.000	Rp 11.499.235.000.000	2,54%
18	Bank QNB Indonesia	Rp 41.740.000.000	Rp 20.830.044.000.000	0,20%
19	Bank BNP Paribas Indonesia	Rp 22.111.000.000	Rp 7.165.491.000.000	0,31%
20	Bank Victoria Internasional	Rp 208.734.000.000	Rp 12.018.367.000.000	1,74%
21	Bank CTBC Indonesia	Rp 128.152.000.000	Rp 8.737.685.000.000	1,47%
22	BPD Riau Kepri	Rp 636.082.000.000	Rp 13.795.269.000.000	4,61%
23	Bank Commonwealth	Rp 272.237.000.000	Rp 13.745.446.000.000	1,98%
24	Bank Artha Graha	Rp 226.597.000.000	Rp 17.339.225.000.000	1,31%
25	BPD Kalimantan Timur	Rp 1.572.893.000.000	Rp 15.377.889.000.000	10,23%
26	Bank Woori Saudara	Rp 183.283.000.000	Rp 13.958.921.000.000	1,31%
27	Bank KEB Hana Indonesia	Rp 85.521.000.000	Rp 21.075.878.000.000	0,41%
28	Bank Jasa Jakarta	Rp 9.596.000.000	Rp 3.689.916.000.000	0,26%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 50.696.000.000	Rp 5.256.421.000.000	0,96%
30	BPD Multiarta Sentosa	Rp 31.874.000.000	Rp 3.042.480.000.000	1,05%
31	BPD Kalimantan Selatan	Rp 145.802.000.000	Rp 7.129.775.000.000	2,04%
32	BPD Kalimantan Barat	Rp 41.462.000.000	Rp 8.318.586.000.000	0,50%
33	BPD Nusa Tenggara Timur	Rp 89.313.000.000	Rp 6.559.610.000.000	1,36%
34	Bank Bumi Arta	Rp 21.297.000.000	Rp 4.314.490.000.000	0,49%
35	Bank Nusantara Parahyangan	Rp 101.184.000.000	Rp 6.477.703.000.000	1,56%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp 757.000.000	Rp 601.773.000.000	0,13%
37	Bank Stated Bank of India (SBI) Indonesia	Rp 150.777.000.000	Rp 2.177.939.000.000	6,92%
38	Bank Index Selindo	Rp 16.580.000.000	Rp 5.027.598.000.000	0,33%
39	Bank Mayora	Rp 13.281.000.000	Rp 3.529.498.000.000	0,38%
40	Bank Windu Kentjana International	Rp 29.046.000.000	Rp 7.260.917.000.000	0,40%
41	Bank Capital Indonesia	Rp 3.613.000.000	Rp 6.048.374.000.000	0,06%
<b>TOTAL</b>				<b>71,81%</b>
<b>RATA-RATA</b>				<b>1,75%</b>

## Lampiran 25 Perhitungan Rasio Signifikansi Derivatif Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	Tagihan derivatif	Liabilitas derivatif	Total derivatif	Total aset	Rasio derivatif
1	BPD Riau Kepri	Rp -	Rp -	Rp -	Rp 22.854.068.000.000	0,0000%
2	Bank BNP Paribas Indonesia	Rp 478.672.000.000	Rp 1.008.369.000.000	Rp (529.697.000.000)	Rp 9.742.466.000.000	-5,4370%
3	BPD Sulselbar	Rp -	Rp -	Rp -	Rp 10.003.340.000.000	0,0000%
4	BPD Bali	Rp -	Rp -	Rp -	Rp 16.951.303.000.000	0,0000%
5	BPD DKI	Rp -	Rp -	Rp -	Rp 36.435.624.000.000	0,0000%
6	Bank Mestika Dharma	Rp -	Rp -	Rp -	Rp 8.675.438.000.000	0,0000%
7	BPD Jawa Tengah	Rp -	Rp -	Rp -	Rp 35.560.882.000.000	0,0000%
8	BPD Sumselbabel	Rp -	Rp -	Rp -	Rp 16.061.859.000.000	0,0000%
9	Bank Nobu	Rp -	Rp -	Rp -	Rp 5.777.122.000.000	0,0000%
10	Bank Aceh	Rp -	Rp -	Rp -	Rp 16.385.160.000.000	0,0000%
11	Bank KEB Hana Indonesia	Rp 285.000.000	Rp 16.000.000	Rp 269.000.000	Rp 22.080.230.000.000	0,0012%
12	BPD Kalimantan Timur	Rp -	Rp -	Rp -	Rp 29.380.137.000.000	0,0000%
13	Bank QNB Indonesia	Rp 849.000.000	Rp 1.371.000.000	Rp (522.000.000)	Rp 20.839.018.000.000	-0,0025%
14	Bank Mutiara	Rp 117.000.000	Rp 126.000.000	Rp (9.000.000)	Rp 12.688.888.000.000	-0,0001%
15	BPD Sumatera Utara	Rp -	Rp -	Rp -	Rp 23.394.821.000.000	0,0000%
16	Bank ICBC Indonesia	Rp 965.000.000	Rp 1.482.000.000	Rp (517.000.000)	Rp 39.047.755.000.000	-0,0013%
17	Bank Bumiputera/Bank MNC	Rp 691.000.000	Rp 112.000.000	Rp 579.000.000	Rp 9.430.716.000.000	0,0061%
18	Bank Mayapada International	Rp -	Rp 10.000.000	Rp (10.000.000)	Rp 36.194.949.000.000	0,0000%
19	Bank CTBC Indonesia	Rp 62.177.000.000	Rp 72.831.000.000	Rp (10.654.000.000)	Rp 12.328.799.000.000	-0,0864%
20	Bank Sinarmas	Rp -	Rp 63.000.000	Rp (63.000.000)	Rp 21.259.549.000.000	-0,0003%
21	Rabobank Indonesia	Rp 21.095.000.000	Rp 6.520.000.000	Rp 14.575.000.000	Rp 16.082.686.000.000	0,0906%
22	Bank Commonwealth	Rp 1.088.000.000	Rp 14.989.000.000	Rp (13.901.000.000)	Rp 22.264.647.000.000	-0,0624%
23	Bank Nagari	Rp -	Rp -	Rp -	Rp 18.017.897.000.000	0,0000%
24	Bank Victoria Internasional	Rp -	Rp -	Rp -	Rp 20.138.679.000.000	0,0000%
25	Bank Ekonomi	Rp 1.039.000.000	Rp 8.867.000.000	Rp (7.828.000.000)	Rp 29.726.856.000.000	-0,0263%
26	Bank Resona Perdania	Rp 17.099.000.000	Rp 10.724.000.000	Rp 6.375.000.000	Rp 14.866.992.000.000	0,0429%
27	Bank Woori Saudara	Rp 10.980.000.000	Rp 2.600.000.000	Rp 8.380.000.000	Rp 16.432.776.000.000	0,0510%
28	Bank Artha Graha	Rp 1.702.000.000	Rp 634.000.000	Rp 1.068.000.000	Rp 23.462.770.000.000	0,0046%
29	Bank Windu Kentjana International	Rp -	Rp -	Rp -	Rp 9.769.591.000.000	0,0000%
30	Bank Multiarta Sentosa	Rp -	Rp -	Rp -	Rp 3.194.202.000.000	0,0000%
31	BPD Kalimantan Selatan	Rp -	Rp -	Rp -	Rp 10.826.830.000.000	0,0000%
32	BPD Kalimantan Barat	Rp -	Rp -	Rp -	Rp 11.215.933.000.000	0,0000%
33	BPD Nusa Tenggara Timur	Rp -	Rp -	Rp -	Rp 8.318.305.000.000	0,0000%
34	Bank Nusantara Parahyangan	Rp -	Rp -	Rp -	Rp 9.468.873.000.000	0,0000%
<b>TOTAL</b>						-5,4200%
<b>RATA-RATA</b>						-0,3613%



**Lampiran 27 Perhitungan Rasio *Unrealized* Surat Berharga (AFS) Bank-Bank BUKU 2 Tahun 2014**

No.	Bank-bank BUKU 2 tahun 2014	Unrealized loss surat berharga AFS	Total modal	Rasio unrealized loss surat berharga AFS
1	BPD Riau Kepri	Rp (3.829.000.000)	Rp 2.116.617.000.000	-0,18%
2	Bank BNP Paribas Indonesia	Rp 4.519.000.000	Rp 1.674.060.000.000	0,27%
3	BPD Sulselbar	Rp -	Rp 1.692.717.000.000	0,00%
4	BPD Bali	Rp -	Rp 2.123.883.000.000	0,00%
5	BPD DKI	Rp (28.739.000.000)	Rp 4.176.889.000.000	-0,69%
6	Bank Mestika Dharma	Rp 43.320.000.000	Rp 1.948.716.000.000	2,22%
7	BPD Jawa Tengah	Rp (224.303.000.000)	Rp 2.800.847.000.000	-8,01%
8	BPD Sumselbabel	Rp (1.953.000.000)	Rp 1.708.241.000.000	-0,11%
9	Bank Nobu	Rp (37.005.000.000)	Rp 1.204.745.000.000	-3,07%
10	Bank Aceh	Rp 10.484.000.000	Rp 1.764.444.000.000	0,59%
11	Bank KEB Hana Indonesia	Rp 592.000.000	Rp 2.800.740.000.000	0,02%
12	BPD Kalimantan Timur	Rp (85.120.000.000)	Rp 3.550.577.000.000	-2,40%
13	Bank QNB Indonesia	Rp (77.000.000)	Rp 2.203.577.000.000	0,00%
14	Bank Mutiara	Rp (18.880.000.000)	Rp 1.055.782.000.000	-1,79%
15	BPD Sumatera Utara	Rp 7.000.000	Rp 2.133.620.000.000	0,00%
16	Bank ICBC Indonesia	Rp 8.200.000.000	Rp 4.374.490.000.000	0,19%
17	Bank Bumiputera/Bank MNC Internasional	Rp (65.733.000.000)	Rp 1.195.676.000.000	-5,50%
18	Bank Mayapada International	Rp 4.347.732.000	Rp 905.998.000.000	0,48%
19	Bank CTBC Indonesia	Rp 10.000.000	Rp 2.302.270.000.000	0,00%
20	Bank Sinamas	Rp (28.310.000.000)	Rp 2.976.939.000.000	-0,95%
21	Rabobank Indonesia	Rp 5.699.000.000	Rp 2.070.841.000.000	0,28%
22	Bank Commonwealth	Rp 2.075.000.000	Rp 4.347.647.000.000	0,05%
23	Bank Nagari	Rp -	Rp 1.698.080.000.000	0,00%
24	Bank Victoria Internasional	Rp 529.000.000	Rp 2.318.242.000.000	0,02%
25	Bank Ekonomi	Rp (24.439.000.000)	Rp 3.149.380.000.000	-0,78%
26	Bank Resona Perdanania	Rp -	Rp 2.142.639.000.000	0,00%
27	Bank Woori Saudara	Rp -	Rp 2.360.326.000.000	0,00%
28	Bank Artha Graha	Rp -	Rp 2.999.091.000.000	0,00%
29	Bank Windu Kentjana International	Rp -	Rp 1.152.179.000.000	0,00%
30	BPD Multiarta Sentosa	Rp -	Rp 1.112.768.000.000	0,00%
31	BPD Kalimantan Selatan	Rp 290.000.000	Rp 1.340.674.000.000	0,02%
32	BPD Kalimantan Barat	Rp 326.000.000	Rp 1.294.424.000.000	0,03%
33	BPD Nusa Tenggara Timur	Rp -	Rp 1.086.654.000.000	0,00%
34	Bank Nusantara Parahyangan	Rp -	Rp 1.195.573.000.000	0,00%
<b>TOTAL</b>				-19,31%
<b>RATA-RATA</b>				-0,77%

**Lampiran 28 Perhitungan Rasio *Unrealized* Surat Berharga (AFS) Bank-Bank BUKU 2 Tahun 2015**

No.	Bank-bank BUKU 2 tahun 2015	Unrealized loss surat berharga AFS	Total modal	Rasio unrealized loss surat berharga AFS
1	Bank Aceh	Rp (8.704.000.000)	Rp 1.967.326.000.000	-0,44%
2	Bank Mestika Dharma	Rp (63.600.000.000)	Rp 2.283.886.000.000	-2,78%
3	BPD Jawa Tengah	Rp (229.640.000.000)	Rp 3.346.234.000.000	-6,86%
4	Rabobank Indonesia	Rp 6.271.000.000	Rp 1.731.106.000.000	0,36%
5	BPD Sulselbar	Rp -	Rp 2.011.270.000.000	0,00%
6	BPD Bali	Rp -	Rp 2.932.093.000.000	0,00%
7	Bank J Trust Indonesia	Rp (25.173.000.000)	Rp 1.441.814.000.000	-1,75%
8	Bank Mayapada International	Rp (3.588.124.000)	Rp 1.141.058.000.000	-0,31%
9	Bank Resona Perdania	Rp -	Rp 3.082.812.000.000	0,00%
10	Bank MNC Internasional/Bank Bumiputera	Rp (10.296.000.000)	Rp 1.495.512.000.000	-0,69%
11	Bank Ekonomi	Rp 512.000.000	Rp 4.412.896.000.000	0,01%
12	Bank Nagari	Rp -	Rp 2.103.470.000.000	0,00%
13	Bank ICBC Indonesia	Rp 21.001.000.000	Rp 4.426.585.000.000	0,47%
14	Bank Nobu	Rp (48.459.000.000)	Rp 1.182.970.000.000	-4,10%
15	Bank Sinarmas	Rp (26.478.000.000)	Rp 3.250.366.000.000	-0,81%
16	BPD Sumatera Utara	Rp 3.173.000.000	Rp 2.268.218.000.000	0,14%
17	BPD Sumselbabel	Rp (2.328.000.000)	Rp 1.953.525.000.000	-0,12%
18	Bank QNB Indonesia	Rp -	Rp 3.225.288.000.000	0,00%
19	Bank BNP Paribas Indonesia	Rp (2.596.000.000)	Rp 2.220.392.000.000	-0,12%
20	Bank Victoria Internasional	Rp (8.062.000.000)	Rp 2.555.365.000.000	-0,32%
21	Bank CTBC Indonesia	Rp (952.000.000)	Rp 2.454.154.000.000	-0,04%
22	BPD Riau Kepri	Rp (4.952.000.000)	Rp 2.379.618.000.000	-0,21%
23	Bank Commonwealth	Rp (21.460.000.000)	Rp 3.944.751.000.000	-0,54%
24	Bank Artha Graha	Rp -	Rp 2.941.187.000.000	0,00%
25	BPD Kalimantan Timur	Rp (47.734.000.000)	Rp 3.430.072.000.000	-1,39%
26	Bank Woori Saudara	Rp (12.459.000.000)	Rp 2.433.342.000.000	-0,51%
27	Bank KEB Hana Indonesia	Rp 15.882.000.000	Rp 4.514.162.000.000	0,35%
28	Bank Jasa Jakarta	Rp (5.409.000.000)	Rp 1.056.212.000.000	-0,51%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp -	Rp 1.201.080.000.000	0,00%
30	BPD Multiarta Sentosa	Rp (1.229.442.807)	Rp 1.186.680.000.000	-0,10%
31	BPD Kalimantan Selatan	Rp 1.375.000.000	Rp 1.512.925.000.000	0,09%
32	BPD Kalimantan Barat	Rp 26.000.000	Rp 1.722.250.000.000	0,00%
33	BPD Nusa Tenggara Timur	Rp -	Rp 1.449.060.000.000	0,00%
34	Bank Bumi Arta	Rp -	Rp 1.236.665.000.000	0,00%
35	Bank Nusantara Parahyangan	Rp -	Rp 1.289.072.000.000	0,00%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp -	Rp 1.015.058.000.000	0,00%
37	Bank Stated Bank of India (SBI) Indonesia	Rp (18.000.000)	Rp 1.149.964.000.000	0,00%
38	Bank Index Selindo	Rp -	Rp 1.107.809.000.000	0,00%
39	Bank Mayora	Rp (6.246.000.000)	Rp 1.048.839.000.000	-0,60%
40	Bank Windu Kentjana International	Rp -	Rp 1.383.184.000.000	0,00%
41	Bank Capital Indonesia	Rp 22.296.000.000	Rp 1.261.074.000.000	1,77%
<b>TOTAL</b>				-19,01%
<b>RATA-RATA</b>				-0,68%

**Lampiran 29 Perhitungan Rasio Aset Likuid Primer dan Sekunder Terhadap Total Aset Bank-Bank BUKU 2 Tahun 2014**

No.	Bank-bank BUKU 2 tahun 2014	Aset likuid primer				Aset likuid sekunder				Aset likuid primer dan sekunder	Total aset
		Kas	Penempatan pada Bank Indonesia	Surat berharga tersedia untuk dijual	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun < 5 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 5 tahun	Surat berharga pemerintah kategori HTM dengan sisa jatuh waktu > 1 tahun			
1	BPD Riau Kepri	Rp 775.964.000.000	Rp 1.289.270.000.000	Rp 22.023.000.000	Rp -	Rp -	Rp 22.023.558.940	Rp 1.224.749.002.000	Rp 3.334.049.560.940	Rp 22.854.068.000.000	
2	Bank BNP Paribas Indonesia	Rp 2.000.000	Rp 1.471.953.000.000	Rp 549.310.000.000	Rp 50.000.000	Rp -	Rp 1.672.015.000	Rp -	Rp 2.022.987.015.000	Rp 9.742.466.000.000	
3	BPD Salselbar	Rp 505.986.000.000	Rp 707.683.000.000	Rp -	Rp -	Rp -	Rp -	Rp 456.451.805.712	Rp 1.670.120.805.712	Rp 10.003.340.000.000	
4	BPD Bali	Rp 510.203.000.000	Rp 1.122.587.000.000	Rp -	Rp -	Rp -	Rp -	Rp 695.106.439.392	Rp 2.327.896.439.392	Rp 16.951.303.000.000	
5	BPD DKI	Rp 630.273.000.000	Rp 2.838.159.000.000	Rp 5.000.778.000.000	Rp -	Rp -	Rp 4.176.289.000.000	Rp 1.000.000.000	Rp 12.646.499.000.000	Rp 36.435.624.000.000	
6	Bank Mesirika Dharmu	Rp 189.293.000.000	Rp 705.881.000.000	Rp 1.083.419.000.000	Rp 11.564.858.300	Rp -	Rp 1.057.062.938.947	Rp -	Rp 3.047.760.797.747	Rp 8.675.438.000.000	
7	BPD Jawa Tengah	Rp 1.375.053.000.000	Rp 2.838.837.000.000	Rp 1.927.288.000.000	Rp -	Rp -	Rp 1.252.851.906.000	Rp -	Rp 7.394.029.906.000	Rp 35.540.882.000.000	
8	BPD Sumelbahel	Rp 534.208.000.000	Rp 2.028.548.000.000	Rp 282.267.000.000	Rp -	Rp -	Rp -	Rp 563.740.799.600	Rp 3.408.763.799.600	Rp 16.061.859.000.000	
9	Bank Nubu	Rp 49.797.000.000	Rp 1.024.597.000.000	Rp 228.340.000.000	Rp -	Rp -	Rp 228.340.000.000	Rp 178.420.000.000	Rp 1.709.494.000.000	Rp 5.777.122.000.000	
10	Bank Aceh	Rp 542.705.000.000	Rp 1.681.543.000.000	Rp 368.495.000.000	Rp -	Rp -	Rp 368.495.000.000	Rp -	Rp 2.961.238.000.000	Rp 16.385.160.000.000	
11	Bank KEB Hana Indonesia	Rp 95.144.000.000	Rp 2.059.983.000.000	Rp 1.024.560.000.000	Rp -	Rp -	Rp 1.103.000.000	Rp 732.319.000.000	Rp 3.923.309.000.000	Rp 22.080.230.000.000	
12	BPD Kalimantan Timur	Rp 1.321.851.000.000	Rp 2.702.089.000.000	Rp 573.698.000.000	Rp -	Rp -	Rp 483.327.281.280	Rp -	Rp 5.080.965.281.280	Rp 29.380.137.000.000	
13	Bank QNB Indonesia	Rp 52.653.000.000	Rp 4.209.952.000.000	Rp 232.411.000.000	Rp 232.411.000.000	Rp -	Rp -	Rp -	Rp 4.727.427.000.000	Rp 20.839.018.000.000	
14	Bank Mutiara	Rp 221.699.000.000	Rp 2.457.082.000.000	Rp 15.084.000.000	Rp -	Rp -	Rp 140.676.000.000	Rp 1.543.475.000.000	Rp 4.378.016.000.000	Rp 12.688.888.000.000	
15	BPD Sumatera Utara	Rp 809.484.000.000	Rp 1.831.168.000.000	Rp 235.319.000.000	Rp -	Rp -	Rp -	Rp -	Rp 2.875.971.000.000	Rp 23.394.821.000.000	
16	Bank ICBC Indonesia	Rp 84.026.000.000	Rp 3.668.072.000.000	Rp 4.157.909.000.000	Rp 3.648.168.000.000	Rp -	Rp 509.741.000.000	Rp -	Rp 12.067.916.000.000	Rp 39.047.755.000.000	
17	Bank Bumpetara	Rp 91.556.000.000	Rp 1.496.051.000.000	Rp 486.239.000.000	Rp -	Rp -	Rp 474.906.000.000	Rp 5.000.000.000	Rp 2.553.752.000.000	Rp 9.430.716.000.000	
18	Bank Mayapada International	Rp 133.083.000.000	Rp 6.730.545.000.000	Rp 1.932.967.000.000	Rp 1.712.840.352.000	Rp -	Rp -	Rp -	Rp 10.509.435.352.000	Rp 36.194.949.000.000	
19	Bank CTBC Indonesia	Rp 51.252.000.000	Rp 860.600.000.000	Rp 87.634.000.000	Rp -	Rp -	Rp 88.865.000.000	Rp -	Rp 1.088.351.000.000	Rp 12.328.799.000.000	
20	Bank Sinarmas	Rp 370.991.000.000	Rp 2.918.965.000.000	Rp 77.650.000.000	Rp -	Rp -	Rp 20.284.000.000	Rp 364.308.000.000	Rp 3.752.198.000.000	Rp 21.259.549.000.000	
21	Rabobank Indonesia	Rp 165.203.000.000	Rp 1.530.069.000.000	Rp 1.086.672.000.000	Rp 1.086.672.000.000	Rp -	Rp -	Rp -	Rp 3.868.616.000.000	Rp 16.082.686.000.000	
22	Bank Commonwealth	Rp 213.047.000.000	Rp 2.530.931.000.000	Rp 884.095.000.000	Rp -	Rp -	Rp -	Rp -	Rp 3.638.073.000.000	Rp 22.284.647.000.000	
23	Bank Nagari BPD Sumatera Barat	Rp 507.779.000.000	Rp 1.722.693.000.000	Rp -	Rp -	Rp -	Rp -	Rp 495.230.210.232	Rp 2.725.702.210.232	Rp 18.017.897.000.000	
24	Bank Victoria Internasional	Rp 54.213.000.000	Rp 2.026.258.000.000	Rp 3.026.056.000.000	Rp 1.646.342.338.000	Rp -	Rp 41.560.880.000	Rp -	Rp 6.794.430.218.000	Rp 20.138.679.000.000	
25	Bank Ekonoa	Rp 637.779.000.000	Rp 2.058.610.000.000	Rp 4.701.426.000.000	Rp -	Rp -	Rp 995.856.000.000	Rp -	Rp 8.393.671.000.000	Rp 29.726.856.000.000	
26	Bank Reconsa Perdana	Rp 18.648.000.000	Rp 1.866.855.000.000	Rp -	Rp -	Rp -	Rp -	Rp 166.925.102.198	Rp 2.052.428.102.198	Rp 14.866.992.000.000	
27	Bank Woori Sundara	Rp 219.262.000.000	Rp 1.475.204.000.000	Rp 249.984.000.000	Rp -	Rp -	Rp 169.206.000.000	Rp 209.555.000.000	Rp 2.323.211.000.000	Rp 16.452.776.000.000	
28	Bank Artha Graha	Rp 335.614.000.000	Rp 2.295.726.000.000	Rp 1.497.500.000.000	Rp 1.497.500.000.000	Rp -	Rp -	Rp -	Rp 5.626.340.000.000	Rp 23.462.770.000.000	
29	Bank Winda Kentjana International	Rp 127.288.000.000	Rp 1.370.857.000.000	Rp -	Rp -	Rp -	Rp -	Rp 525.000.000.000	Rp 2.023.145.000.000	Rp 9.769.591.000.000	
30	BPD Muliharta Sentosa	Rp 10.263.000.000	Rp 218.655.000.000	Rp -	Rp -	Rp -	Rp 1.100.144.556.974	Rp 1.389.062.556.974	Rp 1.389.062.556.974	Rp 3.194.202.000.000	
31	BPD Kalimantan Selatan	Rp 490.843.000.000	Rp 1.079.813.000.000	Rp 257.227.000.000	Rp 49.910.970.000	Rp -	Rp -	Rp 203.443.486.767	Rp 2.081.237.456.767	Rp 10.826.330.000.000	
32	BPD Kalimantan Barat	Rp 368.452.000.000	Rp 1.115.605.000.000	Rp 101.949.000.000	Rp -	Rp -	Rp 95.908.342.000	Rp 329.463.424.000	Rp 2.011.377.766.000	Rp 11.215.933.000.000	
33	BPD Nusa Tenggara Timur	Rp 258.390.000.000	Rp 683.694.000.000	Rp -	Rp -	Rp -	Rp -	Rp 395.607.913.854	Rp 1.337.691.913.854	Rp 8.318.305.000.000	
34	Bank Nusantara Parahyangan (BNP)	Rp 85.103.000.000	Rp 1.546.571.000.000	Rp -	Rp -	Rp -	Rp -	Rp 152.030.073.000	Rp 1.783.704.073.000	Rp 9.468.873.000.000	
TOTAL											
RATA-RATA											

**Lampiran 30 Perhitungan Rasio Aset Likuid Primer dan Sekunder Terhadap Total Aset Bank-Bank BUKU 2 Tahun 2015**

No.	Bank-bank BUKU 2 tahun 2015	Aset likuid primer				Aset likuid sekunder				Total aset
		Kas	Penempatan pada Bank Indonesia	Surat berharga tersedia untuk dijual	Surat berharga pemerintah kategori trading dan APS dengan sisa jatuh waktu < 1 tahun	Surat berharga pemerintah kategori trading dan APS dengan sisa jatuh waktu > 1 tahun < 5	Surat berharga pemerintah kategori trading dan APS dengan sisa jatuh waktu > 5 tahun	Surat berharga pemerintah kategori HTM dengan sisa jatuh waktu > 1 tahun	Aset likuid primer dan sekunder	
1	Bank Aceh	Rp 674.060.000.000	Rp 2.072.628.000.000	Rp 344.311.000.000	Rp -	Rp -	Rp 344.311.410.000	Rp -	Rp 3.435.310.410.000	Rp 18.590.014.000.000
2	Bank Mesika Dharma	Rp 169.218.000.000	Rp 572.488.000.000	Rp 1.279.064.000.000	Rp 22.546.265.100	Rp -	Rp 1.242.200.307.653	Rp -	Rp 2.285.516.572.753	Rp 9.409.597.000.000
3	BPD Jawa Tengah	Rp 1.351.466.000.000	Rp 3.422.413.000.000	Rp 1.772.149.000.000	Rp -	Rp -	Rp 1.030.485.777.000	Rp -	Rp 7.576.513.777.000	Rp 40.923.960.000.000
4	Rahobank Indonesia	Rp 105.472.000.000	Rp 2.336.546.000.000	Rp 571.411.000.000	Rp 571.411.000.000	Rp -	Rp -	Rp -	Rp 3.584.840.000.000	Rp 15.292.216.000.000
5	BPD Salfetbar	Rp 302.856.000.000	Rp 391.224.000.000	Rp -	Rp -	Rp -	Rp 1.265.652.383.903	Rp 571.572.203.903	Rp 1.520.305.000.000	Rp -
6	BPD Bali	Rp 488.381.000.000	Rp 1.309.997.000.000	Rp -	Rp -	Rp -	Rp -	Rp 968.100.009.482	Rp 2.766.478.009.482	Rp 19.538.022.000.000
7	Bank J Trust Indonesia	Rp 212.799.000.000	Rp 1.050.879.000.000	Rp 1.116.637.000.000	Rp 834.162.000.000	Rp -	Rp 208.508.000.000	Rp -	Rp 3.422.985.000.000	Rp 13.183.504.000.000
8	Bank Mayapada International	Rp 161.915.000.000	Rp 8.392.966.000.000	Rp 2.678.388.000.000	Rp 2.461.865.749.000	Rp -	Rp -	Rp -	Rp 13.695.134.749.000	Rp 47.305.954.000.000
9	Bank Resona Perania	Rp 23.308.000.000	Rp 3.450.605.000.000	Rp -	Rp -	Rp -	Rp -	Rp 99.748.533.518	Rp 3.573.661.533.518	Rp 16.657.877.000.000
10	Bank Bumiputra	Rp 108.955.000.000	Rp 1.279.409.000.000	Rp 502.341.000.000	Rp -	Rp -	Rp 420.223.000.000	Rp -	Rp 2.310.928.000.000	Rp 12.137.004.000.000
11	Bank Ekonomi	Rp 599.479.000.000	Rp 2.730.142.000.000	Rp 3.088.167.000.000	Rp -	Rp -	Rp 3.087.636.000.000	Rp -	Rp 9.505.424.000.000	Rp 30.272.977.000.000
12	Bank Nagari BPD Sumatera Barat	Rp 553.415.000.000	Rp 1.540.326.000.000	Rp -	Rp -	Rp -	Rp -	Rp 364.142.568.693	Rp 2.457.883.568.693	Rp 19.448.300.000.000
13	Bank KCB Indonesia	Rp 117.849.000.000	Rp 4.929.090.000.000	Rp 3.024.431.000.000	Rp 930.840.000.000	Rp -	Rp 2.135.158.000.000	Rp -	Rp 11.137.568.000.000	Rp 45.711.995.000.000
14	Bank Nobe	Rp 97.493.000.000	Rp 628.572.000.000	Rp 412.729.000.000	Rp -	Rp -	Rp 212.533.000.000	Rp 48.751.000.000	Rp 1.400.078.000.000	Rp 6.780.377.000.000
15	Bank Sinarmas	Rp 487.483.000.000	Rp 3.553.447.000.000	Rp 299.222.000.000	Rp -	Rp -	Rp 141.532.000.000	Rp 317.906.000.000	Rp 4.799.590.000.000	Rp 27.868.688.000.000
16	BPD Sumatera Utara	Rp 689.069.000.000	Rp 1.862.786.000.000	Rp 775.507.000.000	Rp 291.267.137	Rp -	Rp -	Rp -	Rp 3.327.653.267.137	Rp 24.130.113.000.000
17	BPD Semberlo	Rp 593.086.000.000	Rp 1.680.341.000.000	Rp 248.779.000.000	Rp -	Rp -	Rp -	Rp 596.056.631.300	Rp 3.118.262.631.300	Rp 16.515.086.000.000
18	Bank QNB Indonesia	Rp 45.432.000.000	Rp 3.814.489.000.000	Rp -	Rp -	Rp -	Rp -	Rp -	Rp 3.859.921.000.000	Rp 25.757.649.000.000
19	Bank BNP Paribas Indonesia	Rp 6.000.000	Rp 619.266.000.000	Rp 719.540.000.000	Rp -	Rp -	Rp 1.466.382.000	Rp -	Rp 1.340.278.382.000	Rp 12.930.650.000.000
20	Bank Victoria Internasional	Rp 65.019.000.000	Rp 1.556.205.000.000	Rp 2.125.752.000.000	Rp 566.074.747.000	Rp -	Rp 1.021.485.915.000	Rp -	Rp 5.334.536.662.000	Rp 22.056.163.000.000
21	Bank CTCB Indonesia	Rp 55.042.000.000	Rp 1.829.997.000.000	Rp 219.223.000.000	Rp -	Rp -	Rp 220.437.000.000	Rp -	Rp 2.324.699.000.000	Rp 12.927.355.000.000
22	BPD Riau Kepri	Rp 739.070.000.000	Rp 1.909.350.000.000	Rp 20.475.000.000	Rp -	Rp -	Rp 20.475.001.024	Rp 1.065.957.448.000	Rp 3.553.374.51.024	Rp 19.737.540.000.000
23	Bank Commonwealth	Rp 241.315.000.000	Rp 1.863.051.000.000	Rp 2.089.950.000.000	Rp 369.082.000.000	Rp -	Rp -	Rp 4.765.398.000.000	Rp 2.235.840.000.000	Rp -
24	Bank Artha Graha	Rp 343.445.000.000	Rp 2.570.749.000.000	Rp 1.608.249.000.000	Rp 1.608.249.000.000	Rp -	Rp -	Rp -	Rp 6.130.692.000.000	Rp 25.119.249.000.000
25	BPD Kalimantan Timur	Rp 1.010.719.000.000	Rp 1.871.514.000.000	Rp 568.958.000.000	Rp -	Rp -	Rp 175.064.111.410	Rp -	Rp 3.266.551.111.410	Rp 22.872.293.000.000
26	Bank Woori Saudara	Rp 205.336.000.000	Rp 1.453.221.000.000	Rp 174.386.000.000	Rp -	Rp -	Rp 95.783.000.000	Rp 711.631.000.000	Rp 2.730.357.000.000	Rp 20.019.523.000.000
27	Bank KEB Hana Indonesia	Rp 129.932.000.000	Rp 3.245.239.000.000	Rp 759.633.000.000	Rp -	Rp -	Rp 503.263.000.000	Rp -	Rp 4.638.067.000.000	Rp 28.554.623.000.000
28	Bank Jawa Jakarta	Rp 34.138.000.000	Rp 448.136.000.000	Rp 164.745.000.000	Rp -	Rp -	Rp 165.744.659.100	Rp 38.729.722.182	Rp 851.493.381.282	Rp 5.346.502.000.000
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 338.933.000.000	Rp 838.485.000.000	Rp -	Rp -	Rp -	Rp -	Rp -	Rp 1.177.418.000.000	Rp 8.689.887.000.000
30	BPD Muhammadiyah Sentosa	Rp 21.406.000.000	Rp 547.904.000.000	Rp 87.642.000.000	Rp -	Rp -	Rp -	Rp 657.888.840.768	Rp 1.314.840.840.768	Rp 4.776.866.000.000
31	BPD Kalimantan Selatan	Rp 565.113.000.000	Rp 1.244.379.000.000	Rp 204.701.000.000	Rp 29.383.398.000	Rp -	Rp -	Rp 361.680.369.215	Rp 2.405.256.767.215	Rp 10.993.040.000.000
32	BPD Kalimantan Barat	Rp 181.923.000.000	Rp 1.687.523.000.000	Rp 6.026.600.000	Rp -	Rp -	Rp 545.407.829.000	Rp -	Rp 2.620.765.829.000	Rp 13.035.213.000.000
33	BPD Nusa Tenggara Timur	Rp 228.039.000.000	Rp 1.060.215.000.000	Rp -	Rp -	Rp -	Rp -	Rp 585.465.333.196	Rp 1.873.719.333.196	Rp 9.551.162.000.000
34	Bank Bumi Arta	Rp 63.841.000.000	Rp 973.855.000.000	Rp -	Rp -	Rp -	Rp 385.491.156.930	Rp -	Rp 1.423.187.156.930	Rp 6.567.267.000.000
35	Bank Nusantara Parahyangan (BNP)	Rp 105.015.000.000	Rp 1.015.829.000.000	Rp -	Rp -	Rp -	Rp 152.873.538.000	Rp -	Rp 1.273.717.538.000	Rp 8.613.114.000.000
36	Bank Metro Express	Rp 17.859.000.000	Rp 168.240.000.000	Rp -	Rp -	Rp -	Rp 113.659.104.916	Rp -	Rp 299.758.104.916	Rp 2.069.310.000.000
37	Bank State Bank of India (SBI) Indonesia	Rp 17.784.000.000	Rp 307.761.000.000	Rp -	Rp -	Rp -	Rp -	Rp 203.008.698.200	Rp 528.553.698.200	Rp 4.126.650.000.000
38	Bank Index Selindo	Rp 51.470.000.000	Rp 548.842.000.000	Rp -	Rp -	Rp -	Rp 412.078.660.064	Rp -	Rp 1.012.396.660.064	Rp 7.084.249.000.000
39	Bank Maya Mayora	Rp 40.375.000.000	Rp 747.597.000.000	Rp -	Rp -	Rp -	Rp -	Rp 67.478.000.000	Rp 855.466.000.000	Rp 5.141.055.000.000
40	Bank Winda Kentjana International	Rp 121.977.000.000	Rp 1.128.017.000.000	Rp -	Rp -	Rp -	Rp -	Rp 550.000.000.000	Rp 1.799.994.000.000	Rp 10.089.121.000.000
41	Bank Capital Indonesia	Rp 62.662.000.000	Rp 1.826.256.000.000	Rp 1.770.602.000.000	Rp 784.915.000.000	Rp -	Rp 597.282.000.000	Rp -	Rp 5.041.177.000.000	Rp 12.159.197.000.000
TOTAL										
RATA-RATA										

**Lampiran 31 Perhitungan Rasio Aset Likuid Primer dan Sekunder Terhadap Pendanaan Jangka Pendek Bank-Bank BUKU 2 Tahun 2014**

No.	Bank-bank BUKU 2 tahun 2014	Aset likuid primer				Aset likuid sekunder				Aset likuid primer dan sekunder	Pendanaan jangka pendek	Rasio aset likuid primer dan sekunder terhadap pendanaan jangka pendek
		Kas	Penempatan pada Bank Indonesia	Surat berharga tersedia untuk dijual	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun < 5 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 5 tahun	Surat berharga pemerintah kategori HTM dengan sisa jatuh waktu > 1 tahun				
1	BPD Riau Kepri	Rp 775.964.000.000	Rp 1.289.270.000.000	Rp 22.023.000.000	Rp -	Rp -	Rp 22.023.558.940	Rp 1.224.769.002.000	Rp 3.334.049.560.940	Rp 15.585.418.000.000	21,39%	
2	Bank BNP Paribas Indonesia	Rp 2.000.000	Rp 1.471.953.000.000	Rp 549.310.000.000	Rp 50.000.000	Rp -	Rp 1.672.015.000	Rp -	Rp 2.022.987.015.000	Rp 3.146.870.000.000	64,29%	
3	BPD Salselbar	Rp 505.986.000.000	Rp 707.683.000.000	Rp -	Rp -	Rp -	Rp -	Rp 456.451.805.712	Rp 1.670.120.805.712	Rp 7.819.064.000.000	21,36%	
4	BPD Bali	Rp 510.203.000.000	Rp 1.122.587.000.000	Rp -	Rp -	Rp -	Rp -	Rp 695.106.439.392	Rp 2.327.896.439.392	Rp 12.865.709.449.155	18,09%	
5	BPD DKI	Rp 670.273.000.000	Rp 2.838.159.000.000	Rp 5.000.778.000.000	Rp -	Rp -	Rp 4.176.289.000.000	Rp 1.000.000.000	Rp 12.646.499.000.000	Rp 17.725.081.000.000	71,35%	
6	Bank Mesika Dharma	Rp 189.293.000.000	Rp 705.881.000.000	Rp 1.083.419.000.000	Rp 11.564.858.800	Rp -	Rp 1.057.602.938.947	Rp -	Rp 3.047.760.797.747	Rp 2.854.114.000.000	106,78%	
7	BPD Jawa Tengah	Rp 1.375.053.000.000	Rp 2.838.837.000.000	Rp 1.927.288.000.000	Rp -	Rp -	Rp 1.252.851.906.000	Rp -	Rp 7.394.029.906.000	Rp 29.069.521.130.000	25,44%	
8	BPD Sumselbabel	Rp 534.208.000.000	Rp 2.028.548.000.000	Rp 282.267.000.000	Rp -	Rp -	Rp -	Rp 563.740.799.600	Rp 3.408.763.799.600	Rp 11.632.978.553.581	29,30%	
9	Bank Nobe	Rp 49.797.000.000	Rp 1.024.597.000.000	Rp 228.340.000.000	Rp -	Rp -	Rp 228.340.000.000	Rp 178.420.000.000	Rp 1.709.494.000.000	Rp 3.178.029.000.000	53,79%	
10	Bank Aceh	Rp 542.705.000.000	Rp 1.681.543.000.000	Rp 368.495.000.000	Rp -	Rp -	Rp 368.495.000.000	Rp -	Rp 2.961.238.000.000	Rp 11.034.251.646.498	26,84%	
11	Bank KEB Hana Indonesia	Rp 95.144.000.000	Rp 2.059.983.000.000	Rp 1.024.560.000.000	Rp -	Rp -	Rp 11.303.000.000	Rp 732.319.000.000	Rp 3.923.309.000.000	Rp 11.943.692.000.000	32,85%	
12	BPD Kalimantan Timur	Rp 1.321.851.000.000	Rp 2.702.089.000.000	Rp 573.898.000.000	Rp -	Rp -	Rp 483.327.281.280	Rp -	Rp 5.080.945.281.280	Rp 9.906.255.290.234	51,29%	
13	Bank QNB Indonesia	Rp 52.653.000.000	Rp 4.209.952.000.000	Rp 232.411.000.000	Rp 232.411.000.000	Rp -	Rp -	Rp -	Rp 4.727.427.000.000	Rp 16.161.711.000.000	29,25%	
14	Bank Mutiara	Rp 221.699.000.000	Rp 2.527.082.000.000	Rp 15.084.000.000	Rp -	Rp -	Rp 140.676.000.000	Rp 1.543.475.000.000	Rp 4.378.016.000.000	Rp 1.046.111.622.000.000	0,42%	
15	BPD Sumatera Utara	Rp 809.484.000.000	Rp 1.831.168.000.000	Rp 235.319.000.000	Rp -	Rp -	Rp -	Rp -	Rp 2.875.971.000.000	Rp 9.645.987.000.000	29,82%	
16	Bank KCB Indonesia	Rp 84.026.000.000	Rp 3.668.072.000.000	Rp 4.157.989.000.000	Rp 3.648.168.000.000	Rp -	Rp 509.741.000.000	Rp -	Rp 12.067.916.000.000	Rp 26.865.087.000.000	44,92%	
17	Bank Bumiputera Bank MNC Internasional	Rp 91.556.000.000	Rp 1.496.051.000.000	Rp 486.239.000.000	Rp -	Rp -	Rp 474.906.000.000	Rp 5.000.000.000	Rp 2.553.752.000.000	Rp 1.921.728.000.000	132,89%	
18	Bank Mayapada International	Rp 133.083.000.000	Rp 6.730.545.000.000	Rp 1.932.967.000.000	Rp 1.712.840.352.000	Rp -	Rp -	Rp -	Rp 10.509.435.352.000	Rp 32.186.865.000.000	32,65%	
19	Bank CTBC Indonesia	Rp 51.252.000.000	Rp 860.600.000.000	Rp 87.634.000.000	Rp -	Rp -	Rp 88.865.000.000	Rp -	Rp 1.088.351.000.000	Rp 6.972.721.000.000	15,61%	
20	Bank Sinarmas	Rp 370.991.000.000	Rp 2.918.965.000.000	Rp 77.650.000.000	Rp -	Rp -	Rp 20.284.000.000	Rp 364.308.000.000	Rp 3.752.198.000.000	Rp 17.538.351.000.000	21,39%	
21	Rahobank Indonesia	Rp 165.203.000.000	Rp 1.530.069.000.000	Rp 1.086.672.000.000	Rp 1.086.672.000.000	Rp -	Rp -	Rp -	Rp 3.868.616.000.000	Rp 13.140.206.000.000	29,44%	
22	Bank Commonwealth	Rp 223.047.000.000	Rp 2.530.931.000.000	Rp 884.095.000.000	Rp -	Rp -	Rp -	Rp -	Rp 3.638.073.000.000	Rp 6.968.471.000.000	52,21%	
23	Bank Nagan BPD Sumatera Barat	Rp 507.779.000.000	Rp 1.722.693.000.000	Rp -	Rp -	Rp -	Rp -	Rp 495.230.210.232	Rp 2.725.702.210.232	Rp 12.281.548.000.000	22,19%	
24	Bank Victoria Internasional	Rp 54.213.000.000	Rp 2.026.288.000.000	Rp 3.026.056.000.000	Rp 1.646.342.538.000	Rp -	Rp 41.560.880.000	Rp -	Rp 6.794.430.218.000	Rp 16.162.721.000.000	42,04%	
25	Bank Ekonomi	Rp 637.779.000.000	Rp 2.058.610.000.000	Rp 4.701.426.000.000	Rp -	Rp -	Rp 995.856.000.000	Rp -	Rp 8.393.671.000.000	Rp 21.444.000.000.000	39,14%	
26	Bank Resona Perania	Rp 18.648.000.000	Rp 1.866.855.000.000	Rp -	Rp -	Rp -	Rp -	Rp 166.925.102.198	Rp 2.052.428.102.198	Rp 4.771.439.000.000	43,01%	
27	Bank Woori Saudara	Rp 219.262.000.000	Rp 1.475.204.000.000	Rp 249.984.000.000	Rp -	Rp -	Rp 169.206.000.000	Rp 209.555.000.000	Rp 2.323.211.000.000	Rp 10.744.248.000.000	21,62%	
28	Bank Artha Graha	Rp 335.614.000.000	Rp 2.295.726.000.000	Rp 1.497.500.000.000	Rp 1.497.500.000.000	Rp -	Rp -	Rp -	Rp 5.626.340.000.000	Rp 19.573.542.000.000	28,74%	
29	Bank Widia Kentjana International	Rp 127.288.000.000	Rp 1.370.857.000.000	Rp -	Rp -	Rp -	Rp -	Rp 525.000.000.000	Rp 2.023.145.000.000	Rp 7.200.851.000.000	28,10%	
30	BPD Muhiarta Sentosa	Rp 10.263.000.000	Rp 218.655.000.000	Rp -	Rp -	Rp -	Rp -	Rp 1.160.144.556.974	Rp 1.389.062.556.974	Rp 843.715.291.605	164,64%	
31	BPD Kalimantan Selatan	Rp 490.843.000.000	Rp 1.079.813.000.000	Rp 257.227.000.000	Rp 49.910.970.000	Rp -	Rp -	Rp 203.443.486.767	Rp 2.081.237.456.767	Rp 2.144.926.000.000	97,03%	
32	BPD Kalimantan Barat	Rp 368.452.000.000	Rp 1.115.605.000.000	Rp 101.949.000.000	Rp -	Rp -	Rp 95.908.342.000	Rp 329.463.424.000	Rp 2.011.377.766.000	Rp 8.774.637.072.000	22,92%	
33	BPD Nusa Tenggara Timur	Rp 258.390.000.000	Rp 683.694.000.000	Rp -	Rp -	Rp -	Rp -	Rp 395.607.913.854	Rp 1.337.691.913.854	Rp 3.919.700.000.000	34,13%	
34	Bank Nusantara Pamayanang (BNP)	Rp 85.103.000.000	Rp 1.546.571.000.000	Rp -	Rp -	Rp -	Rp -	Rp 152.030.073.000	Rp 1.783.704.073.000	Rp 6.999.918.000.000	25,48%	
TOTAL												1480,42%
RATA-RATA												43,54%



**Lampiran 32 Perhitungan Rasio Aset Likuid Primer dan Sekunder Terhadap Pendanaan Jangka Pendek Bank-Bank BUKU 2 Tahun 2015**

No.	Bank-bank BUKU 2 tahun 2015	Aset likuid primer				Aset likuid sekunder				Aset likuid primer dan sekunder	Pendanaan jangka pendek	Rasio aset likuid primer dan sekunder terhadap pendanaan jangka pendek
		Kas	Pemempatan pada Bank Indonesia	Surat berharga tersedia untuk dijual	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun < 5 tahun	Surat berharga pemerintah kategori trading dan AFS dengan sisa jatuh waktu > 1 tahun < 5 tahun	Surat berharga pemerintah kategori HTM dengan sisa jatuh waktu > 1 tahun				
1	Bank Aceh	Rp. 674.060.000.000	Rp. 2.072.628.000.000	Rp. 344.311.000.000	Rp. -	Rp. -	Rp. 344.311.410.000	Rp. -	Rp. 3.435.310.410.000	Rp. 12.630.988.194.000	27,20%	
2	Bank Mandiri Syariah	Rp. 169.218.000.000	Rp. 572.488.000.000	Rp. 1.279.064.000.000	Rp. 22.546.265.100	Rp. -	Rp. 1.242.200.307.653	Rp. -	Rp. 3.285.516.572.753	Rp. 5.170.465.000.000	63,54%	
3	BPD Jawa Tengah	Rp. 1.351.466.000.000	Rp. 3.422.413.000.000	Rp. 1.772.149.000.000	Rp. -	Rp. -	Rp. 1.030.485.777.000	Rp. -	Rp. 5.756.613.777.000	Rp. 33.470.111.385.000	22,64%	
4	Rabobank Indonesia	Rp. 105.472.000.000	Rp. 2.336.546.000.000	Rp. 571.411.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 3.584.840.000.000	Rp. 11.337.613.000.000	31,62%	
5	BPD Salsabeh	Rp. 302.856.000.000	Rp. 391.224.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 571.572.203.903	Rp. 1.265.652.203.903	Rp. 5.567.457.000.000	22,73%	
6	BPD Bali	Rp. 488.581.000.000	Rp. 1.309.997.900.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 968.100.899.482	Rp. 2.766.478.099.482	Rp. 14.781.128.898.912	18,72%	
7	Bank J Trust Indonesia	Rp. 212.799.000.000	Rp. 1.050.479.000.000	Rp. 1.116.637.000.000	Rp. 834.162.000.000	Rp. -	Rp. 208.508.000.000	Rp. -	Rp. 3.422.985.000.000	Rp. 11.011.484.000.000	31,09%	
8	Bank Mayapada International	Rp. 161.915.500.000	Rp. 8.392.966.000.000	Rp. 2.678.388.000.000	Rp. 2.681.865.749.000	Rp. -	Rp. -	Rp. -	Rp. 13.695.134.749.000	Rp. 41.170.287.000.000	33,26%	
9	Bank Resona Perdana	Rp. 23.308.000.000	Rp. 3.450.605.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 99.748.533.518	Rp. 3.573.661.533.518	Rp. 5.964.773.000.000	59,91%	
10	Bank MNC International Bank Bontopetara	Rp. 108.955.000.000	Rp. 1.279.409.000.000	Rp. 502.341.000.000	Rp. -	Rp. -	Rp. 420.223.000.000	Rp. -	Rp. 2.310.928.000.000	Rp. 2.564.943.000.000	90,10%	
11	Bank Ekono	Rp. 599.479.000.000	Rp. 2.730.142.000.000	Rp. 3.088.167.000.000	Rp. -	Rp. -	Rp. 3.087.636.000.000	Rp. -	Rp. 9.505.424.000.000	Rp. 20.388.000.000.000	46,62%	
12	Bank Nagati BPD Sumatera Barat	Rp. 553.415.000.000	Rp. 1.540.326.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 364.142.568.693	Rp. 2.457.883.568.693	Rp. 14.599.127.000.000	16,84%	
13	Bank ICBC Indonesia	Rp. 117.849.000.000	Rp. 4.929.090.000.000	Rp. 3.024.431.000.000	Rp. 930.840.000.000	Rp. -	Rp. 2.135.158.000.000	Rp. -	Rp. 11.337.368.000.000	Rp. 21.872.698.000.000	50,92%	
14	Bank Nobe	Rp. 97.493.000.000	Rp. 628.572.000.000	Rp. 412.729.000.000	Rp. -	Rp. -	Rp. 212.533.000.000	Rp. 48.751.000.000	Rp. 1.400.078.000.000	Rp. 3.871.159.000.000	36,37%	
15	Bank Sinaras	Rp. 487.483.000.000	Rp. 3.553.447.000.000	Rp. 299.222.000.000	Rp. -	Rp. -	Rp. 141.532.000.000	Rp. 317.906.000.000	Rp. 4.799.590.000.000	Rp. 22.357.131.000.000	21,47%	
16	BPD Sumatera Utara	Rp. 689.069.000.000	Rp. 1.862.786.000.000	Rp. 775.507.000.000	Rp. 291.267.137	Rp. -	Rp. -	Rp. -	Rp. 3.327.653.267.137	Rp. 7.834.732.000.000	42,47%	
17	BPD Sumatrababel	Rp. 593.086.000.000	Rp. 1.680.341.000.000	Rp. 248.779.000.000	Rp. -	Rp. -	Rp. -	Rp. 596.056.631.300	Rp. 3.118.262.631.300	Rp. 12.085.298.723.927	25,80%	
18	Bank QNB Indonesia	Rp. 45.432.000.000	Rp. 3.814.489.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 3.859.912.000.000	Rp. 6.327.335.000.000	61,00%	
19	Bank BNP Paribas Indonesia	Rp. 6.000.000	Rp. 619.266.000.000	Rp. 719.540.000.000	Rp. -	Rp. -	Rp. 1.466.382.000	Rp. -	Rp. 1.340.278.382.000	Rp. 3.087.932.000.000	43,40%	
20	Bank Victoria Internasional	Rp. 65.019.000.000	Rp. 1.556.205.000.000	Rp. 2.125.752.000.000	Rp. 566.074.747.000	Rp. -	Rp. 1.021.485.915.000	Rp. -	Rp. 5.334.536.662.000	Rp. 17.127.414.000.000	31,15%	
21	Bank CTBC Indonesia	Rp. 55.042.000.000	Rp. 1.829.997.000.000	Rp. 219.223.000.000	Rp. -	Rp. -	Rp. 220.437.000.000	Rp. -	Rp. 2.324.699.000.000	Rp. 7.396.188.000.000	31,43%	
22	BPD Riau Kepri	Rp. 739.078.000.000	Rp. 1.909.350.000.000	Rp. 204.755.000.000	Rp. -	Rp. -	Rp. 204.755.003.024	Rp. 1.065.957.448.000	Rp. 3.755.327.451.024	Rp. 12.600.919.000.000	29,80%	
23	Bank Commonwealth	Rp. 241.315.000.000	Rp. 1.863.951.000.000	Rp. 2.089.590.000.000	Rp. 369.082.000.000	Rp. -	Rp. 563.398.000.000	Rp. -	Rp. 11.181.136.000.000	Rp. 11.181.136.000.000	41,04%	
24	Bank ArthaGraha	Rp. 343.445.000.000	Rp. 2.570.749.000.000	Rp. 1.608.249.000.000	Rp. 1.608.249.000.000	Rp. -	Rp. -	Rp. -	Rp. 6.130.692.000.000	Rp. 21.471.965.000.000	28,55%	
25	BPD Kalimantan Timur	Rp. 1.010.719.000.000	Rp. 1.871.514.000.000	Rp. 588.958.000.000	Rp. -	Rp. -	Rp. 175.064.111.410	Rp. -	Rp. 6.286.255.111.410	Rp. 11.112.457.208.924	32,63%	
26	Bank Woori Sundara	Rp. 205.336.000.000	Rp. 1.543.221.000.000	Rp. 174.386.000.000	Rp. -	Rp. -	Rp. 95.783.000.000	Rp. 711.631.000.000	Rp. 2.730.357.000.000	Rp. 14.005.435.000.000	19,49%	
27	Bank KEB Hana Indonesia	Rp. 129.952.000.000	Rp. 3.245.239.000.000	Rp. 759.633.000.000	Rp. -	Rp. -	Rp. -	Rp. 593.263.000.000	Rp. 4.638.067.000.000	Rp. 14.792.399.000.000	31,35%	
28	Bank Jua Jakarta	Rp. 34.138.000.000	Rp. 448.136.000.000	Rp. 164.745.000.000	Rp. -	Rp. -	Rp. 165.744.659.100	Rp. 38.729.722.182	Rp. 853.493.381.282	Rp. 4.171.473.545.731	20,41%	
29	BPD Daerah istimewa Yogyakarta (DIY)	Rp. 338.933.000.000	Rp. 838.485.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 1.177.418.000.000	Rp. 2.310.254.000.000	50,96%	
30	BPD Maluku Sentosa	Rp. 21.406.000.000	Rp. 547.904.000.000	Rp. 87.642.000.000	Rp. -	Rp. -	Rp. -	Rp. 657.888.840.768	Rp. 1.314.840.840.768	Rp. 2.052.180.044.851	64,07%	
31	BPD Kalimantan Selatan	Rp. 565.113.000.000	Rp. 1.244.739.000.000	Rp. 204.701.000.000	Rp. 29.383.398.000	Rp. -	Rp. -	Rp. 361.680.369.215	Rp. 2.405.256.767.215	Rp. 2.139.567.000.000	112,42%	
32	BPD Kalimantan Barat	Rp. 381.829.000.000	Rp. 1.687.523.000.000	Rp. 6.026.000.000	Rp. -	Rp. -	Rp. -	Rp. 545.407.829.000	Rp. 2.620.785.829.000	Rp. 10.426.091.383.000	25,14%	
33	BPD Nusa Tenggara Timur	Rp. 228.039.000.000	Rp. 1.060.215.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 585.465.333.196	Rp. 1.873.719.333.196	Rp. 4.619.780.000.000	40,56%	
34	Bank Bumi Arta	Rp. 63.841.000.000	Rp. 973.855.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 385.491.156.930	Rp. 1.423.187.156.930	Rp. 5.029.787.000.000	28,30%	
35	Bank Nusantara Parahyangan (BNP)	Rp. 105.015.000.000	Rp. 1.015.829.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 152.873.538.000	Rp. 1.273.717.538.000	Rp. 6.377.266.000.000	19,97%	
36	Bank Metro Express	Rp. 17.859.000.000	Rp. 168.240.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 13.659.104.916	Rp. 299.758.104.916	Rp. 866.589.000.000	34,59%	
37	Bank Statok Bank ofindia (SBI) Indonesia	Rp. 17.784.000.000	Rp. 307.761.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 203.008.698.200	Rp. 528.553.698.200	Rp. 2.575.411.403.816	20,52%	
38	Bank Indes Seindo	Rp. 51.470.000.000	Rp. 548.842.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 412.078.660.064	Rp. 1.012.390.660.064	Rp. 5.032.654.000.000	20,12%	
39	Bank Mayora	Rp. 40.275.000.000	Rp. 747.597.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 67.494.000.000	Rp. 855.466.000.000	Rp. 3.197.913.800.000	26,75%	
40	Bank Winda Kenjina International	Rp. 121.977.000.000	Rp. 1.128.017.000.000	Rp. -	Rp. -	Rp. -	Rp. -	Rp. 550.000.000.000	Rp. 1.799.994.000.000	Rp. 8.357.977.000.000	21,54%	
41	Bank Capital Indonesia	Rp. 62.862.000.000	Rp. 1.826.256.000.000	Rp. 1.770.602.000.000	Rp. 784.915.000.000	Rp. -	Rp. 597.282.000.000	Rp. -	Rp. 5.041.713.000.000	Rp. 9.827.439.000.000	51,30%	
TOTAL												1527,61%
RATA-RATA												37,26%

### Lampiran 33 Perhitungan Rasio Pendapatan Bunga Bersih Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	Pendapatan bunga bersih	Total aset	Rata-rata total aset	Rasio pendapatan bunga bersih terhadap rata-rata total aset
1	BPD Riau Kepri	Rp 1.357.143.000.000	Rp 22.854.068.000.000	Rp 1.904.505.666.667	71,26%
2	Bank BNP Paribas Indonesia	Rp 234.433.000.000	Rp 9.742.466.000.000	Rp 811.872.166.667	28,88%
3	BPD Sulselbar	Rp 1.021.625.000.000	Rp 10.003.340.000.000	Rp 833.611.666.667	122,55%
4	BPD Bali	Rp 1.157.019.000.000	Rp 16.951.303.000.000	Rp 1.412.608.583.333	81,91%
5	BPD DKI	Rp 1.948.917.000.000	Rp 36.435.624.000.000	Rp 3.036.302.000.000	64,19%
6	Bank Mestika Dharma	Rp 656.579.000.000	Rp 8.675.438.000.000	Rp 722.953.166.667	90,82%
7	BPD Jawa Tengah	Rp 2.241.010.000.000	Rp 35.560.882.000.000	Rp 2.963.406.833.333	75,62%
8	BPD Sumselbabel	Rp 1.190.116.000.000	Rp 16.061.859.000.000	Rp 1.338.488.250.000	88,91%
9	Bank Nobu	Rp 157.905.000.000	Rp 5.777.122.000.000	Rp 481.426.833.333	32,80%
10	Bank Aceh	Rp 1.184.615.000.000	Rp 16.385.160.000.000	Rp 1.365.430.000.000	86,76%
11	Bank KEB Hana Indonesia	Rp 576.446.000.000	Rp 22.080.230.000.000	Rp 1.840.019.166.667	31,33%
12	BPD Kalimantan Timur	Rp 1.291.043.000.000	Rp 29.380.137.000.000	Rp 2.448.344.750.000	52,73%
13	Bank QNB Indonesia	Rp 426.722.000.000	Rp 20.839.018.000.000	Rp 1.736.584.833.333	24,57%
14	Bank Mutiara	Rp 35.942.000.000	Rp 12.688.888.000.000	Rp 1.057.407.333.333	3,40%
15	BPD Sumatera Utara	Rp 1.821.884.000.000	Rp 23.394.821.000.000	Rp 1.949.568.416.667	93,45%
16	Bank ICBC Indonesia	Rp 782.548.000.000	Rp 39.047.755.000.000	Rp 3.253.979.583.333	24,05%
17	Bank Bumiputera/Bank MNC Internasional	Rp 244.774.000.000	Rp 9.430.716.000.000	Rp 785.893.000.000	31,15%
18	Bank Mayapada International	Rp 1.165.240.000.000	Rp 36.194.949.000.000	Rp 3.016.245.750.000	38,63%
19	Bank CTBC Indonesia	Rp 488.216.000.000	Rp 12.328.799.000.000	Rp 1.027.399.916.667	47,52%
20	Bank Sinarmas	Rp 1.141.009.000.000	Rp 21.259.549.000.000	Rp 1.771.629.083.333	64,40%
21	Rabobank Indonesia	Rp 659.812.000.000	Rp 16.082.686.000.000	Rp 1.340.223.833.333	49,23%
22	Bank Commonwealth	Rp 996.492.000.000	Rp 22.264.647.000.000	Rp 1.855.387.250.000	53,71%
23	Bank Nagari	Rp 1.040.827.000.000	Rp 18.017.897.000.000	Rp 1.501.491.416.667	69,32%
24	Bank Victoria Internasional	Rp 196.380.000.000	Rp 20.138.679.000.000	Rp 1.678.223.250.000	11,70%
25	Bank Ekonomi	Rp 1.194.166.000.000	Rp 29.726.856.000.000	Rp 2.477.238.000.000	48,21%
26	Bank Resona Perdania	Rp 538.672.000.000	Rp 14.866.992.000.000	Rp 1.238.916.000.000	43,48%
27	Bank Woori Saudara	Rp 215.311.000.000	Rp 16.432.776.000.000	Rp 1.369.398.000.000	15,72%
28	Bank Artha Graha	Rp 954.543.000.000	Rp 23.462.770.000.000	Rp 1.955.230.833.333	48,82%
29	Bank Windu Kentjana International	Rp 283.483.000.000	Rp 9.769.591.000.000	Rp 814.132.583.333	34,82%
30	Bank Multiarta Sentosa	Rp 115.142.000.000	Rp 3.194.202.000.000	Rp 266.183.500.000	43,26%
31	BPD Kalimantan Selatan	Rp 690.216.000.000	Rp 10.826.830.000.000	Rp 902.235.833.333	76,50%
32	BPD Kalimantan Barat	Rp 892.518.000.000	Rp 11.215.933.000.000	Rp 934.661.083.333	95,49%
33	BPD Nusa Tenggara Timur	Rp 802.206.000.000	Rp 8.318.305.000.000	Rp 693.192.083.333	115,73%
34	Bank Nusantara Parahyangan	Rp 416.950.000.000	Rp 9.468.873.000.000	Rp 789.072.750.000	52,84%
<b>TOTAL</b>					1913,75%
<b>RATA-RATA</b>					56,29%

### Lampiran 34 Perhitungan Rasio Pendapatan Bunga Bersih Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015	Pendapatan bunga bersih	Total aset	Rata-rata total aset	Rasio pendapatan bunga bersih terhadap rata-rata total aset
1	Bank Aceh	Rp 1.262.095.000.000	Rp 18.590.014.000.000	Rp 1.549.167.833.333	81,47%
2	Bank Mestika Dharma	Rp 655.976.000.000	Rp 9.409.597.000.000	Rp 784.133.083.333	83,66%
3	BPD Jawa Tengah	Rp 2.614.179.000.000	Rp 40.923.960.000.000	Rp 3.410.330.000.000	76,65%
4	Rabobank Indonesia	Rp 672.537.000.000	Rp 15.292.216.000.000	Rp 1.274.351.333.333	52,77%
5	BPD Sulselbar	Rp 1.194.377.000.000	Rp 11.520.305.000.000	Rp 960.025.416.667	124,41%
6	BPD Bali	Rp 1.250.770.000.000	Rp 19.538.022.000.000	Rp 1.628.168.500.000	76,82%
7	Bank J Trust Indonesia	Rp 123.358.000.000	Rp 13.183.504.000.000	Rp 1.098.625.333.333	11,23%
8	Bank Mayapada International	Rp 1.771.403.000.000	Rp 47.305.954.000.000	Rp 3.942.162.833.333	44,93%
9	Bank Resona Perdana	Rp 510.610.000.000	Rp 16.657.877.000.000	Rp 1.388.156.416.667	36,78%
10	Bank MNC Internasional/Bank Bumiputera	Rp 299.097.000.000	Rp 12.137.004.000.000	Rp 1.011.417.000.000	29,57%
11	Bank Ekonomi	Rp 1.203.745.000.000	Rp 30.272.977.000.000	Rp 2.522.748.083.333	47,72%
12	Bank Nagari	Rp 1.216.119.000.000	Rp 19.448.300.000.000	Rp 1.620.691.666.667	75,04%
13	Bank ICBK Indonesia	Rp 1.062.007.000.000	Rp 45.711.995.000.000	Rp 3.809.332.916.667	27,88%
14	Bank Nobu	Rp 207.132.000.000	Rp 6.703.377.000.000	Rp 558.614.750.000	37,08%
15	Bank Sinarmas	Rp 1.451.156.000.000	Rp 27.868.688.000.000	Rp 2.322.390.666.667	62,49%
16	BPD Sumatera Utara	Rp 1.898.431.000.000	Rp 24.130.113.000.000	Rp 2.010.842.750.000	94,41%
17	BPD Sumselbabel	Rp 1.232.226.000.000	Rp 16.515.086.000.000	Rp 1.376.257.166.667	89,53%
18	Bank QNB Indonesia	Rp 730.256.000.000	Rp 25.757.649.000.000	Rp 2.146.470.750.000	34,02%
19	Bank BNP Paribas Indonesia	Rp 289.917.000.000	Rp 12.930.650.000.000	Rp 1.077.554.166.667	26,91%
20	Bank Victoria Internasional	Rp 246.472.000.000	Rp 22.056.163.000.000	Rp 1.838.013.583.333	13,41%
21	Bank CTBC Indonesia	Rp 546.630.000.000	Rp 12.927.355.000.000	Rp 1.077.279.583.333	50,74%
22	BPD Riau Kepri	Rp 1.320.084.000.000	Rp 19.737.540.000.000	Rp 1.644.795.000.000	80,26%
23	Bank Commonwealth	Rp 1.054.006.000.000	Rp 22.335.840.000.000	Rp 1.861.320.000.000	56,63%
24	Bank Artha Graha	Rp 1.003.862.000.000	Rp 25.119.249.000.000	Rp 2.093.270.750.000	47,96%
25	BPD Kalimantan Timur	Rp 1.670.149.000.000	Rp 22.872.293.000.000	Rp 1.906.024.416.667	87,62%
26	Bank Woori Saudara	Rp 767.324.000.000	Rp 20.019.523.000.000	Rp 1.668.293.583.333	45,99%
27	Bank KEB Hana Indonesia	Rp 854.598.000.000	Rp 28.554.623.000.000	Rp 2.379.551.916.667	35,91%
28	Bank Jasa Jakarta	Rp 206.698.000.000	Rp 5.346.502.000.000	Rp 445.541.833.333	46,39%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 604.746.000.000	Rp 8.689.887.000.000	Rp 724.157.250.000	83,51%
30	Bank Multiarta Sentosa	Rp 167.837.000.000	Rp 4.776.866.000.000	Rp 398.072.166.667	42,16%
31	BPD Kalimantan Selatan	Rp 717.724.000.000	Rp 10.993.040.000.000	Rp 916.086.666.667	78,35%
32	BPD Kalimantan Barat	Rp 954.817.000.000	Rp 13.035.213.000.000	Rp 1.086.267.750.000	87,90%
33	BPD Nusa Tenggara Timur	Rp 908.097.000.000	Rp 9.551.162.000.000	Rp 795.930.166.667	114,09%
34	Bank Bumi Arta	Rp 279.915.000.000	Rp 6.567.267.000.000	Rp 547.272.250.000	51,15%
35	Bank Nusantara Parahyangan	Rp 427.264.000.000	Rp 8.613.114.000.000	Rp 717.759.500.000	59,53%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp 45.376.000.000	Rp 2.069.310.000.000	Rp 172.442.500.000	26,31%
37	Bank Stated Bank of India (SBI) Indonesia	Rp 103.525.000.000	Rp 4.126.650.000.000	Rp 343.887.500.000	30,10%
38	Bank Index Selindo	Rp 291.976.000.000	Rp 7.084.249.000.000	Rp 590.354.083.333	49,46%
39	Bank Mayora	Rp 211.704.000.000	Rp 5.141.055.000.000	Rp 428.421.250.000	49,41%
40	Bank Windu Kentjana International	Rp 361.511.000.000	Rp 10.089.121.000.000	Rp 840.760.083.333	43,00%
41	Bank Capital Indonesia	Rp 421.136.000.000	Rp 12.159.197.000.000	Rp 1.013.266.416.667	41,56%
<b>TOTAL</b>					2334,83%
<b>RATA-RATA</b>					56,95%

### Lampiran 35 Perhitungan Rasio Pendapatan Operasional Selain Pendapatan Bunga (*net*) Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	Pendapatan operasional selain pendapatan bunga (net)	Total aset	Rata-rata total aset	Rasio pendapatan operasional selain pendapatan bunga (net) terhadap rata-rata total aset
1	BPD Riau Kepri	Rp 163.554.000.000	Rp 22.854.068.000.000	Rp 1.904.505.666.667	8,59%
2	Bank BNP Paribas Indonesia	Rp 326.335.000.000	Rp 9.742.466.000.000	Rp 811.872.166.667	40,20%
3	BPD Sulselbar	Rp 143.636.000.000	Rp 10.003.340.000.000	Rp 833.611.666.667	17,23%
4	BPD Bali	Rp 40.332.000.000	Rp 16.951.303.000.000	Rp 1.412.608.583.333	2,86%
5	BPD DKI	Rp 228.073.000.000	Rp 36.435.624.000.000	Rp 3.036.302.000.000	7,51%
6	Bank Mestika Dharma	Rp 52.061.000.000	Rp 8.675.438.000.000	Rp 722.953.166.667	7,20%
7	BPD Jawa Tengah	Rp 283.766.000.000	Rp 35.560.882.000.000	Rp 2.963.406.833.333	9,58%
8	BPD Sumselbabel	Rp 125.969.000.000	Rp 16.061.859.000.000	Rp 1.338.488.250.000	9,41%
9	Bank Nobu	Rp 12.271.000.000	Rp 5.777.122.000.000	Rp 481.426.833.333	2,55%
10	Bank Aceh	Rp 154.376.000.000	Rp 16.385.160.000.000	Rp 1.365.430.000.000	11,31%
11	Bank KEB Hana Indonesia	Rp 254.818.000.000	Rp 22.080.230.000.000	Rp 1.840.019.166.667	13,85%
12	BPD Kalimantan Timur	Rp 178.758.000.000	Rp 29.380.137.000.000	Rp 2.448.344.750.000	7,30%
13	Bank QNB Indonesia	Rp 220.126.000.000	Rp 20.839.018.000.000	Rp 1.736.584.833.333	12,68%
14	Bank Mutiara	Rp 215.684.000.000	Rp 12.688.888.000.000	Rp 1.057.407.333.333	20,40%
15	BPD Sumatera Utara	Rp 230.222.000.000	Rp 23.394.821.000.000	Rp 1.949.568.416.667	11,81%
16	Bank ICBC Indonesia	Rp 310.539.000.000	Rp 39.047.755.000.000	Rp 3.253.979.583.333	9,54%
17	Bank Bumiputera/Bank MNC Internasional	Rp 76.887.000.000	Rp 9.430.716.000.000	Rp 785.893.000.000	9,78%
18	Bank Mayapada International	Rp 103.142.000.000	Rp 36.194.949.000.000	Rp 3.016.245.750.000	3,42%
19	Bank CTBC Indonesia	Rp 1.127.223.000.000	Rp 12.328.799.000.000	Rp 1.027.399.916.667	109,72%
20	Bank Sinarmas	Rp 281.531.000.000	Rp 21.259.549.000.000	Rp 1.771.629.083.333	15,89%
21	Rabobank Indonesia	Rp 124.021.000.000	Rp 16.082.686.000.000	Rp 1.340.223.833.333	9,25%
22	Bank Commonwealth	Rp 524.583.000.000	Rp 22.264.647.000.000	Rp 1.855.387.250.000	28,27%
23	Bank Nagari	Rp 83.476.000.000	Rp 18.017.897.000.000	Rp 1.501.491.416.667	5,56%
24	Bank Victoria Internasional	Rp 229.109.000.000	Rp 20.138.679.000.000	Rp 1.678.223.250.000	13,65%
25	Bank Ekonomi	Rp 198.081.000.000	Rp 29.726.856.000.000	Rp 2.477.238.000.000	8,00%
26	Bank Resona Perdanania	Rp 286.553.000.000	Rp 14.866.992.000.000	Rp 1.238.916.000.000	23,13%
27	Bank Woori Saudara	Rp 181.211.000.000	Rp 16.432.776.000.000	Rp 1.369.398.000.000	13,23%
28	Bank Artha Graha	Rp 117.892.000.000	Rp 23.462.770.000.000	Rp 1.955.230.833.333	6,03%
29	Bank Windu Kentjana International	Rp 84.012.000.000	Rp 9.769.591.000.000	Rp 814.132.583.333	10,32%
30	Bank Multiarta Sentosa	Rp 8.575.000.000	Rp 3.194.202.000.000	Rp 266.183.500.000	3,22%
31	BPD Kalimantan Selatan	Rp 77.522.000.000	Rp 10.826.830.000.000	Rp 902.235.833.333	8,59%
32	BPD Kalimantan Barat	Rp 57.218.000.000	Rp 11.215.933.000.000	Rp 934.661.083.333	6,12%
33	BPD Nusa Tenggara Timur	Rp 36.364.000.000	Rp 8.318.305.000.000	Rp 693.192.083.333	5,25%
34	Bank Nusantara Parahyangan	Rp 90.133.000.000	Rp 9.468.873.000.000	Rp 789.072.750.000	11,42%
<b>TOTAL</b>					482,86%
<b>RATA-RATA</b>					14,20%

### Lampiran 36 Perhitungan Rasio Pendapatan Operasional Selain Pendapatan Bunga (*net*) Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015	Pendapatan operasional selain pendapatan bunga (net)	Total aset	Rata-rata total aset	Rasio pendapatan operasional selain pendapatan bunga (net) terhadap rata-rata total aset
1	Bank Aceh	Rp 179.956.000.000	Rp 18.590.014.000.000	Rp 1.549.167.833.333	11,62%
2	Bank Mestika Dharma	Rp 61.210.000.000	Rp 9.409.597.000.000	Rp 784.133.083.333	7,81%
3	BPD Jawa Tengah	Rp 262.949.000.000	Rp 40.923.960.000.000	Rp 3.410.330.000.000	7,71%
4	Rabobank Indonesia	Rp 307.190.000.000	Rp 15.292.216.000.000	Rp 1.274.351.333.333	24,11%
5	BPD Sulselbar	Rp 227.524.000.000	Rp 11.520.305.000.000	Rp 960.025.416.667	23,70%
6	BPD Bali	Rp 47.284.000.000	Rp 19.538.022.000.000	Rp 1.628.168.500.000	2,90%
7	Bank J Trust Indonesia	Rp 437.118.000.000	Rp 13.183.504.000.000	Rp 1.098.625.333.333	39,79%
8	Bank Mayapada International	Rp 58.162.000.000	Rp 47.305.954.000.000	Rp 3.942.162.833.333	1,48%
9	Bank Resona Perdana	Rp 294.509.000.000	Rp 16.657.877.000.000	Rp 1.388.156.416.667	21,22%
10	Bank MNC Internasional/Bank Bumiputera	Rp 120.974.000.000	Rp 12.137.004.000.000	Rp 1.011.417.000.000	11,96%
11	Bank Ekonomi	Rp 294.713.000.000	Rp 30.272.977.000.000	Rp 2.522.748.083.333	11,68%
12	Bank Nagari	Rp 92.634.000.000	Rp 19.448.300.000.000	Rp 1.620.691.666.667	5,72%
13	Bank ICBC Indonesia	Rp 778.215.000.000	Rp 45.711.995.000.000	Rp 3.809.332.916.667	20,43%
14	Bank Nobu	Rp 13.521.000.000	Rp 6.703.377.000.000	Rp 558.614.750.000	2,42%
15	Bank Sinarmas	Rp 472.267.000.000	Rp 27.868.688.000.000	Rp 2.322.390.666.667	20,34%
16	BPD Sumatera Utara	Rp 422.690.000.000	Rp 24.130.113.000.000	Rp 2.010.842.750.000	21,02%
17	BPD Sumselbabel	Rp 134.668.000.000	Rp 16.515.086.000.000	Rp 1.376.257.166.667	9,79%
18	Bank QNB Indonesia	Rp 226.879.000.000	Rp 25.757.649.000.000	Rp 2.146.470.750.000	10,57%
19	Bank BNP Paribas Indonesia	Rp 106.546.000.000	Rp 12.930.650.000.000	Rp 1.077.554.166.667	9,89%
20	Bank Victoria Internasional	Rp 275.545.000.000	Rp 22.056.163.000.000	Rp 1.838.013.583.333	14,99%
21	Bank CTBC Indonesia	Rp 953.008.000.000	Rp 12.927.355.000.000	Rp 1.077.279.583.333	88,46%
22	BPD Riau Kepri	Rp 133.888.000.000	Rp 19.737.540.000.000	Rp 1.644.795.000.000	8,14%
23	Bank Commonwealth	Rp 568.344.000.000	Rp 22.335.840.000.000	Rp 1.861.320.000.000	30,53%
24	Bank Artha Graha	Rp 187.878.000.000	Rp 25.119.249.000.000	Rp 2.093.270.750.000	8,98%
25	BPD Kalimantan Timur	Rp 175.638.000.000	Rp 22.872.293.000.000	Rp 1.906.024.416.667	9,21%
26	Bank Woori Saudara	Rp 269.476.000.000	Rp 20.019.523.000.000	Rp 1.668.293.583.333	16,15%
27	Bank KEB Hana Indonesia	Rp 409.999.000.000	Rp 28.554.623.000.000	Rp 2.379.551.916.667	17,23%
28	Bank Jasa Jakarta	Rp 13.175.000.000	Rp 5.346.502.000.000	Rp 445.541.833.333	2,96%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 51.759.000.000	Rp 8.689.887.000.000	Rp 724.157.250.000	7,15%
30	Bank Multiarta Sentosa	Rp 17.510.000.000	Rp 4.776.866.000.000	Rp 398.072.166.667	4,40%
31	BPD Kalimantan Selatan	Rp 113.222.000.000	Rp 10.993.040.000.000	Rp 916.086.666.667	12,36%
32	BPD Kalimantan Barat	Rp 78.113.000.000	Rp 13.035.213.000.000	Rp 1.086.267.750.000	7,19%
33	BPD Nusa Tenggara Timur	Rp 40.823.000.000	Rp 9.551.162.000.000	Rp 795.930.166.667	5,13%
34	Bank Bumi Arta	Rp 25.480.000.000	Rp 6.567.267.000.000	Rp 547.272.250.000	4,66%
35	Bank Nusantara Parahyangan	Rp 78.181.000.000	Rp 8.613.114.000.000	Rp 717.759.500.000	10,89%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp 4.737.000.000	Rp 2.069.310.000.000	Rp 172.442.500.000	2,75%
37	Bank Stated Bank of India (SBI) Indonesia	Rp 10.803.000.000	Rp 4.126.650.000.000	Rp 343.887.500.000	3,14%
38	Bank Index Selindo	Rp 64.528.000.000	Rp 7.084.249.000.000	Rp 590.354.083.333	10,93%
39	Bank Mayora	Rp 44.902.000.000	Rp 5.141.055.000.000	Rp 428.421.250.000	10,48%
40	Bank Windu Kentjana International	Rp 89.570.000.000	Rp 10.089.121.000.000	Rp 840.760.083.333	10,65%
41	Bank Capital Indonesia	Rp 75.887.000.000	Rp 12.159.197.000.000	Rp 1.013.266.416.667	7,49%
<b>TOTAL</b>					558,00%
<b>RATA-RATA</b>					13,61%

### Lampiran 37 Perhitungan Rasio Beban *Overhead* Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2014

No.	Bank-bank BUKU 2 tahun 2014	Beban overhead	Total aset	Rata-rata total aset	Rasio beban <i>overhead</i> terhadap rata-rata total aset
1	BPD Riau Kepri	Rp 787.823.000.000	Rp 22.854.068.000.000	Rp 1.904.505.666.667	41,37%
2	Bank BNP Paribas Indonesia	Rp 117.563.000.000	Rp 9.742.466.000.000	Rp 811.872.166.667	14,48%
3	BPD Sulselbar	Rp 527.819.000.000	Rp 10.003.340.000.000	Rp 833.611.666.667	63,32%
4	BPD Bali	Rp 553.321.000.000	Rp 16.951.303.000.000	Rp 1.412.608.583.333	39,17%
5	BPD DKI	Rp 1.135.104.000.000	Rp 36.435.624.000.000	Rp 3.036.302.000.000	37,38%
6	Bank Mestika Dharma	Rp 278.402.000.000	Rp 8.675.438.000.000	Rp 722.953.166.667	38,51%
7	BPD Jawa Tengah	Rp 1.412.841.000.000	Rp 35.560.882.000.000	Rp 2.963.406.833.333	47,68%
8	BPD Sumselbabel	Rp 823.811.000.000	Rp 16.061.859.000.000	Rp 1.338.488.250.000	61,55%
9	Bank Nobu	Rp 148.851.000.000	Rp 5.777.122.000.000	Rp 481.426.833.333	30,92%
10	Bank Aceh	Rp 778.892.000.000	Rp 16.385.160.000.000	Rp 1.365.430.000.000	57,04%
11	Bank KEB Hana Indonesia	Rp 347.507.000.000	Rp 22.080.230.000.000	Rp 1.840.019.166.667	18,89%
12	BPD Kalimantan Timur	Rp 730.289.000.000	Rp 29.380.137.000.000	Rp 2.448.344.750.000	29,83%
13	Bank QNB Indonesia	Rp 477.039.000.000	Rp 20.839.018.000.000	Rp 1.736.584.833.333	27,47%
14	Bank Mutiara	Rp 507.925.000.000	Rp 12.688.888.000.000	Rp 1.057.407.333.333	48,03%
15	BPD Sumatera Utara	Rp 1.011.546.000.000	Rp 23.394.821.000.000	Rp 1.949.568.416.667	51,89%
16	Bank ICBC Indonesia	Rp 514.904.000.000	Rp 39.047.755.000.000	Rp 3.253.979.583.333	15,82%
17	Bank Bumiputera/Bank MNC Internasional	Rp 342.080.000.000	Rp 9.430.716.000.000	Rp 785.893.000.000	43,53%
18	Bank Mayapada International	Rp 693.039.000.000	Rp 36.194.949.000.000	Rp 3.016.245.750.000	22,98%
19	Bank CTBC Indonesia	Rp 302.145.000.000	Rp 12.328.799.000.000	Rp 1.027.399.916.667	29,41%
20	Bank Sinarmas	Rp 1.170.867.000.000	Rp 21.259.549.000.000	Rp 1.771.629.083.333	66,09%
21	Rabobank Indonesia	Rp 627.463.000.000	Rp 16.082.686.000.000	Rp 1.340.223.833.333	46,82%
22	Bank Commonwealth	Rp 1.134.906.000.000	Rp 22.264.647.000.000	Rp 1.855.387.250.000	61,17%
23	Bank Nagari	Rp 738.673.000.000	Rp 18.017.897.000.000	Rp 1.501.491.416.667	49,20%
24	Bank Victoria Internasional	Rp 267.578.000.000	Rp 20.138.679.000.000	Rp 1.678.223.250.000	15,94%
25	Bank Ekonomi	Rp 1.064.049.000.000	Rp 29.726.856.000.000	Rp 2.477.238.000.000	42,95%
26	Bank Resona Perdanania	Rp 246.397.000.000	Rp 14.866.992.000.000	Rp 1.238.916.000.000	19,89%
27	Bank Woori Saudara	Rp 132.071.000.000	Rp 16.432.776.000.000	Rp 1.369.398.000.000	9,64%
28	Bank Artha Graha	Rp 796.008.000.000	Rp 23.462.770.000.000	Rp 1.955.230.833.333	40,71%
29	Bank Windu Kentjana International	Rp 262.230.000.000	Rp 9.769.591.000.000	Rp 814.132.583.333	32,21%
30	Bank Multiarta Sentosa	Rp 61.083.000.000	Rp 3.194.202.000.000	Rp 266.183.500.000	22,95%
31	BPD Kalimantan Selatan	Rp 421.226.000.000	Rp 10.826.830.000.000	Rp 902.235.833.333	46,69%
32	BPD Kalimantan Barat	Rp 560.122.000.000	Rp 11.215.933.000.000	Rp 934.661.083.333	59,93%
33	BPD Nusa Tenggara Timur	Rp 488.710.000.000	Rp 8.318.305.000.000	Rp 693.192.083.333	70,50%
34	Bank Nusantara Parahyangan	Rp 354.744.000.000	Rp 9.468.873.000.000	Rp 789.072.750.000	44,96%
<b>TOTAL</b>					1348,90%
<b>RATA-RATA</b>					39,67%

### Lampiran 38 Perhitungan Rasio Beban *Overhead* Terhadap Rata-Rata Total Aset Bank-Bank BUKU 2 Tahun 2015

No.	Bank-bank BUKU 2 tahun 2015	Beban overhead	Total aset	Rata-rata total aset	Rasio beban overhead terhadap rata-rata total aset
1	Bank Aceh	Rp 884.232.000.000	Rp 18.590.014.000.000	Rp 1.549.167.833.333	57,08%
2	Bank Mestika Dharma	Rp 304.323.000.000	Rp 9.409.597.000.000	Rp 784.133.083.333	38,81%
3	BPD Jawa Tengah	Rp 1.588.981.000.000	Rp 40.923.960.000.000	Rp 3.410.330.000.000	46,59%
4	Rabobank Indonesia	Rp 725.342.000.000	Rp 15.292.216.000.000	Rp 1.274.351.333.333	56,92%
5	BPD Sulselbar	Rp 595.549.000.000	Rp 11.520.305.000.000	Rp 960.025.416.667	62,03%
6	BPD Bali	Rp 576.140.000.000	Rp 19.538.022.000.000	Rp 1.628.168.500.000	35,39%
7	Bank J Trust Indonesia	Rp 567.825.000.000	Rp 13.183.504.000.000	Rp 1.098.625.333.333	51,69%
8	Bank Mayapada International	Rp 866.618.000.000	Rp 47.305.954.000.000	Rp 3.942.162.833.333	21,98%
9	Bank Resona Perdania	Rp 234.333.000.000	Rp 16.657.877.000.000	Rp 1.388.156.416.667	16,88%
10	Bank MNC Internasional/Bank Bumiputera	Rp 361.369.000.000	Rp 12.137.004.000.000	Rp 1.011.417.000.000	35,73%
11	Bank Ekonomi	Rp 1.107.693.000.000	Rp 30.272.977.000.000	Rp 2.522.748.083.333	43,91%
12	Bank Nagari	Rp 810.870.000.000	Rp 19.448.300.000.000	Rp 1.620.691.666.667	50,03%
13	Bank ICBC Indonesia	Rp 584.277.000.000	Rp 45.711.995.000.000	Rp 3.809.332.916.667	15,34%
14	Bank Nobu	Rp 191.595.000.000	Rp 6.703.377.000.000	Rp 558.614.750.000	34,30%
15	Bank Sinarmas	Rp 1.496.103.000.000	Rp 27.868.688.000.000	Rp 2.322.390.666.667	64,42%
16	BPD Sumatera Utara	Rp 1.125.016.000.000	Rp 24.130.113.000.000	Rp 2.010.842.750.000	55,95%
17	BPD Sumselbabel	Rp 923.277.000.000	Rp 16.515.086.000.000	Rp 1.376.257.166.667	67,09%
18	Bank QNB Indonesia	Rp 652.049.000.000	Rp 25.757.649.000.000	Rp 2.146.470.750.000	30,38%
19	Bank BNP Paribas Indonesia	Rp 172.435.000.000	Rp 12.930.650.000.000	Rp 1.077.554.166.667	16,00%
20	Bank Victoria Internasional	Rp 278.663.000.000	Rp 22.056.163.000.000	Rp 1.838.013.583.333	15,16%
21	Bank CTBC Indonesia	Rp 298.047.000.000	Rp 12.927.355.000.000	Rp 1.077.279.583.333	27,67%
22	BPD Riau Kepri	Rp 736.956.000.000	Rp 19.737.540.000.000	Rp 1.644.795.000.000	44,81%
23	Bank Commonwealth	Rp 1.233.209.000.000	Rp 22.335.840.000.000	Rp 1.861.320.000.000	66,25%
24	Bank Artha Graha	Rp 924.632.000.000	Rp 25.119.249.000.000	Rp 2.093.270.750.000	44,17%
25	BPD Kalimantan Timur	Rp 825.399.000.000	Rp 22.872.293.000.000	Rp 1.906.024.416.667	43,30%
26	Bank Woori Saudara	Rp 584.905.000.000	Rp 20.019.523.000.000	Rp 1.668.293.583.333	35,06%
27	Bank KEB Hana Indonesia	Rp 453.369.000.000	Rp 28.554.623.000.000	Rp 2.379.551.916.667	19,05%
28	Bank Jasa Jakarta	Rp 90.199.000.000	Rp 5.346.502.000.000	Rp 445.541.833.333	20,24%
29	BPD Daerah Istimewa Yogyakarta (DIY)	Rp 369.418.000.000	Rp 8.689.887.000.000	Rp 724.157.250.000	51,01%
30	Bank Multiarta Sentosa	Rp 106.954.000.000	Rp 4.776.866.000.000	Rp 398.072.166.667	26,87%
31	BPD Kalimantan Selatan	Rp 385.707.000.000	Rp 10.993.040.000.000	Rp 916.086.666.667	42,10%
32	BPD Kalimantan Barat	Rp 601.176.000.000	Rp 13.035.213.000.000	Rp 1.086.267.750.000	55,34%
33	BPD Nusa Tenggara Timur	Rp 526.211.000.000	Rp 9.551.162.000.000	Rp 795.930.166.667	66,11%
34	Bank Bumi Arta	Rp 211.965.000.000	Rp 6.567.267.000.000	Rp 547.272.250.000	38,73%
35	Bank Nusantara Parahyangan	Rp 377.981.000.000	Rp 8.613.114.000.000	Rp 717.759.500.000	52,66%
36	Bank Metro Express (tahun 2016 berganti nama menjadi Bank Shinhan Indonesia)	Rp 41.319.000.000	Rp 2.069.310.000.000	Rp 172.442.500.000	23,96%
37	Bank Stated Bank of India (SBI) Indonesia	Rp 89.281.000.000	Rp 4.126.650.000.000	Rp 343.887.500.000	25,96%
38	Bank Index Selindo	Rp 157.757.000.000	Rp 7.084.249.000.000	Rp 590.354.083.333	26,72%
39	Bank Mayora	Rp 174.272.000.000	Rp 5.141.055.000.000	Rp 428.421.250.000	40,68%
40	Bank Windu Kentjana International	Rp 311.060.000.000	Rp 10.089.121.000.000	Rp 840.760.083.333	37,00%
41	Bank Capital Indonesia	Rp 337.170.000.000	Rp 12.159.197.000.000	Rp 1.013.266.416.667	33,28%
<b>TOTAL</b>					1636,66%
<b>RATA-RATA</b>					39,92%